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TWENTY-SIXTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1901.

PART I.

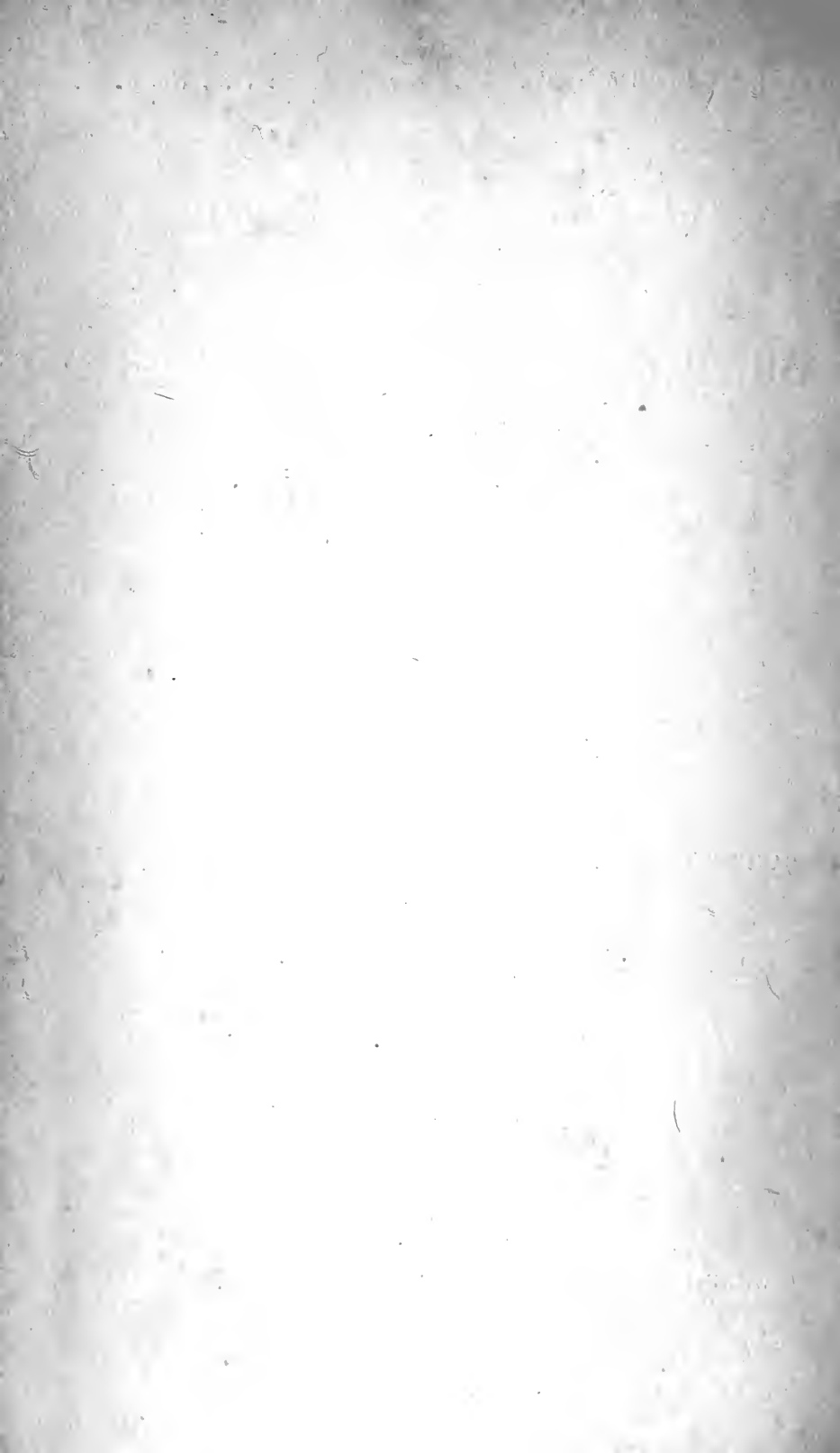
RELATING TO

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND TRUST
COMPANIES.



BOSTON :

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
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1902.



Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE, BOSTON, Jan. 13, 1902.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks has the honor to present its twenty-sixth annual report, relating to the institutions now under the supervision of the Board.

The number of such institutions on the 31st of October last, to which date the statutes require the annual reports to be made, was 355, viz. :—

186 savings banks,
36 trust companies,
128 co-operative banks,
3 collateral loan companies,
2 mortgage loan and investment companies,
with aggregate assets of about \$816,000,000.

Part I. of the report herewith submitted gives the statistics of —

186 savings banks with assets of	\$596,094,818 80
36 trust companies with assets of	189,769,619 75
3 savings banks in hands of the courts.	
1 trust company in hands of receiver.	

Information regarding the institutions last mentioned is given on pages viii, ix and xiii; abstracts from the annual reports of the others are appended hereto.

Part II., to be submitted later in the session, will include the reports of —

128 co-operative banks.
3 collateral loan companies.
1 mortgage loan company.
1 mortgage loan company in hands of receiver.

During the year ending October 31 last, two new institutions have commenced business, viz :—

The Revere Co-operative Bank, at Revere ; and the
Wrentham Co-operative Bank, at Wrentham.

SAVINGS BANKS.

Dividends.

The following table gives the rates of dividends declared during the year, as compared with those of the previous fiscal year :—

DIVIDENDS DECLARED DURING THE YEAR ENDING OCTOBER 31.							1900.	1901.
Banks paying at the rate of $1\frac{1}{2}$ per cent.,	.	.	.	.	.	.	1	—
“ “ “ “ $\frac{3}{4}$ “	.	.	.	.	.	.	3	2
“ “ “ “ $3\frac{1}{4}$ “	.	.	.	.	.	.	3	6
“ “ “ “ $3\frac{1}{2}$ “	.	.	.	.	.	.	45	70
“ “ “ “ $3\frac{3}{4}$ “	.	.	.	.	.	.	18	20
“ “ “ “ 4 “	.	.	.	.	.	.	114	88
“ “ “ “ $4\frac{1}{8}$ “	.	.	.	.	.	.	1	—

Those banks (98 in number) which declared dividends at other than the rate of 2 per cent. semi-annually, made their dividends as follows :—

2 banks paid $1\frac{1}{2}$ per cent. the first term, $1\frac{1}{2}$ per cent. the second term.

4	“	“	$1\frac{1}{2}$	“	“	$1\frac{3}{4}$	“	“	“
1	“	“	$1\frac{1}{2}$	“	“	2	“	“	“
2	“	“	$1\frac{3}{4}$	“	“	$1\frac{1}{2}$	“	“	“
66	“	“	$1\frac{3}{4}$	“	“	$1\frac{3}{4}$	“	“	“
1	“	“	$1\frac{3}{4}$	“	“	2	“	“	“
3	“	“	2	“	“	$1\frac{1}{2}$	“	“	“
19	“	“	2	“	“	$1\frac{3}{4}$	“	“	“

The total amount of dividends declared was \$19,313,792.99, — an increase of \$646,465.45 over the amount declared in the previous fiscal year ; the average rate for the year was 3.75 per cent., as compared with 3.81+ the preceding year.

The decrease in rates of dividends within the last five years is shown by the fact that the number of

Banks paying less than 4 per cent. per annum in 1896 was	10 ; in 1901, 98
Banks paying 4 per cent. per annum in 1896 was	157 ; in 1901, 88
Banks paying over 4 per cent. per annum in 1896 was	19 ; in 1901, 0

Three banks have commenced business since Oct. 31, 1896 ; during the past fiscal year 2 of these paid 4 per cent., the other paid 3½.

STATISTICS OF BUSINESS.

The annexed statement gives details of the business of the banks, as also of the increase or decrease in the several items, as compared with the report of the preceding year : —

	Oct. 31, 1901.	Increase.	Decrease.
Number of open accounts,	1,593,640	58,631	-
Average amount to the credit of each account,	\$351 84	-	\$0 21
Number of deposits,	1,545,159	65,754	-
Number of withdrawals,	1,224,413	50,055	-
Amount deposited (not including dividends),	\$96,531,498 85	\$3,431,874 81	-
Average of deposits,	62 47	-	46
Amount withdrawn (including dividends),	95,535,702 81	6,011,102 85	-
Average of withdrawals,	78 03	1 80	-
Amount of expenses,	1,333,523 21	50,233 84	-
Total earnings,	25,417,188 50	947,346 94	-
Total ordinary dividends,	19,313,792 99	646,465 45	-
Number of loans of an amount not exceeding \$3,000 each,	69,716	1,045	-
Number of loans upon real estate,*	81,710	1,096	-

* Averaging \$3,006.43 each.

The amount deposited during the year, say \$96,531,498.85, was the aggregate of 1,545,159 in number of deposits made, — an average of \$62.47 to each.

The amount withdrawn during the year, say \$95,535,702.81, was the total of 1,224,413 withdrawals, — an average of \$78.03 to each.

Compared with the previous fiscal year, these figures show an increase in deposits of 65,754 in number and of \$3,431,874.81 in amount ; also an increase in withdrawals of 50,055 in number and of \$6,011,102.85 in amount.

The average of deposits was \$62.47, as against \$62.93 the previous year ; the average of withdrawals being \$78.03, as compared with \$76.23 the previous year.

Notwithstanding the increase of rising \$50,000 in the aggregate expenses of the banks, the ratio of expenses remains about the same, being less than one-fourth of one per cent. of the deposits.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS.

Showing Increase or Decrease, as compared with the Year ending Oct. 31, 1900.

Liabilities.

	Amount Oct. 31, 1901.	Increase.
Deposits,	\$560,705,752 64	\$20,302,066 04
Guaranty fund,	24,764,318 07	1,188,362 47
Undivided earnings,	10,318,633 44	296,137 37
Due on incomplete mortgage loans,	213,949 20	59,200 82
Sundry liabilities,	92,165 45	11,812 15
	\$596,094,818 80	

Assets.

	Amount Oct. 31, 1901.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$69,457,699 59	\$1,469,158 52	-	11.65
Loans on public funds,	1,435,184 00	230,394 00	-	.24
Bank stock,	20,149,249 31	-	\$1,318,456 32	3.38
Loans on bank stock,	1,195,503 16	-	190,998 06	.20
Railroad bonds,	85,865,657 10	12,045,064 01	-	14.40
Loans on railroad bonds,	622,350 00	-	464,350 00	.10
Loans on railroad stocks,	723,220 00	-	379,790 00	.12
Commonwealth of Massachusetts notes,	75,000 00	75,000 00	-	.01
Boston Terminal Company bonds,	11,248,709 50	-	232,990 00	1.89
Real estate (for banking purposes),	4,481,810 96	85,378 50	-	.75
Real estate by foreclosure,	3,681,181 81	384,486 23	-	.62
Loans on real estate,	245,655,167 59	7,318,982 77	-	41.21
Loans on personal security,	118,443,091 86	4,122,755 13	-	19.87
Loans to counties, cities and towns (notes),	13,294,383 43	-	872,993 36	2.23
Loans on depositors' books,	47,186 50	-	3,633 24	.01
Sundry stocks, bonds and notes taken to secure indebtedness,	221,453 13	1,996 12	-	.04
Expense account,	195,419 73	111,503 14	-	.17
Premium account,	468,839 25			
Furniture and fixtures,	76,152 96			
Sundry assets,*	275,252 59	-	-	-
Cash on hand:—				
In banks, on interest,	\$16,426,564 72			
In banks, not on interest,	565,553 24			
In office,	1,492,188 37			
	18,484,306 33	-	410,928 59	3.12
	\$596,094,818 80		-	-

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

LIABILITIES.

The statement of liabilities shows aggregate deposits of \$560,705,752.64; this amount is represented on the books of the banks by 1,593,640 open accounts,—an average to each of \$351.84. Last year the average was \$352.05.

The total amount of deposits, as given above, is \$20,302,066.04 in excess of the amount Oct. 31, 1900.

The guaranty fund is now \$24,764,318.07,—an increase of \$1,188,362.47 over the year preceding,—and is equivalent to about 4.42 per cent. of the deposits.

ASSETS.

A perusal of the foregoing table discloses a very marked increase in the item of railroad bonds, occasioned mostly by the recently extended field of investment in this class of securities. The holdings of these bonds are now 14.4 per cent. of the total assets, as compared with 12.86 the previous year.

There is also an increase in public funds of \$1,469,158.52, as compared with a decrease of \$3,919,650.57 in the year ending Oct. 31, 1900.

The increase in loans on real estate, say \$7,318,982.77, is less than in the year previous, when it amounted to \$9,656,953.98.

Loans on personal security have increased \$4,122,755.13, as against an increase of \$9,787,558.51 in the previous fiscal year.

Of the total amount of personal loans, say \$118,443,091.86, the amount of \$73,091,718.71 is protected by the deposit of collateral security, in addition to the sureties required by statute.

It was hoped that the turning-point in the item of real estate held by foreclosure had been reached, and that the numerous sales of estates made during the year would show a decrease in this item; but the additional properties taken by the banks have exceeded the value of those eliminated, and the total amount now is \$384,486.23 more than on Oct. 31, 1900.

A marked change appears in the investment in bank stocks, which has decreased in the sum of \$1,318,456.32, and now amounts to 3.38 per cent. of the total assets of the banks, as against 5.90 five years ago.

During the year the transactions in bank stocks have been as follows : —

7,698 $\frac{1}{2}$ shares have been eliminated by the liquidation or reduction of capital of certain banks.

5,160 shares have been sold.

1,438 shares have been bought, distributed among 29 banks, 213 being the largest number purchased by any one bank.

The percentage which each class of assets bears to the total is shown in the table.

BANKS IN HANDS OF THE COURT.

Millis Savings Bank.

The receiver of this bank has a small amount of money in his hands, awaiting decree of the court, and efforts will be made to close up its affairs during the current year.

Framingham Savings Bank.

During the past year the receivers of this bank have made material progress in the settlement of its affairs, all of the collectible assets having been converted into cash.

The receivers, on April 3, 1901, presented a third report to the court, asking for the allowance of a third and final dividend of such per cent. as the court might determine; whereupon a final dividend of 8 per cent. was ordered, making in all 78 per cent. paid to depositors in liquidating the affairs of the institution.

Of the first dividend of 50 per cent., amounting to \$413,682.60,	
there was unpaid Oct. 31, 1901,	\$8,859 11
Of the second dividend of 20 per cent., amounting to \$165,473.04,	
there was unpaid Oct. 31, 1901,	3,547 91
Of the final dividend of 8 per cent., amounting to \$66,189.22,	
there was unpaid Oct. 31, 1901,	1,557 69

A condensed statement of the transactions during the year ending Oct. 31, 1901, is as follows : —

Statement of Receivers of Framingham Savings Bank.

CHARACTER OF ASSETS.	Assets Oct. 31, 1900.	DISPOSITION OF ASSETS, SHOWN BY REPORT OF RECEIVERS.	
		Received in Cash.	Charged off by Order of Court.
Loans on real estate,	\$14,263 12	-	\$14,263 12
Loans on personal security,	9,130 90	\$2,140 30	6,990 60
Trustee's account, C. O. Esty,	4,045 61	-	4,045 61
Sundry stocks,	3,846 00	-	3,846 00
Overdue interest,	9,979 40	-	9,979 40
Real estate by foreclosure,	137,403 93	1,410 24	135,993 69
Furniture,	356 30	52 00	304 30
Cash,	87,250 52	87,250 52	-
	\$266,275 78		\$175,422 72
Received from interest on deposits in banks, .		1,287 61	
Received from rents,		45 00	
		\$92,185 67	
Less payments, as follows:—			
For expenses,	\$11,562 49		
account of first dividend of 50 per cent., .	1,232 77		
account of second dividend of 20 per cent., .	514 00		
account of third dividend of 8 per cent., .	64,631 53	77,940 79	
Cash on hand Oct. 31, 1901,		\$14,244 88	

Hampshire Savings Bank.

The receivers of this bank duly filed in the court a list of all unclaimed dividends, and a decree was issued requiring publication thereof.

Upon expiration of one year from the time of giving such notice it will be the duty of the receivers to make another report to the court, at which time it appears probable any amounts remaining unpaid will be ordered paid into the treasury of the Commonwealth, and the books and papers of said insolvent bank, including those relating to the receivership, will be deposited with this Board.

VERIFICATION OF DEPOSITORS' BOOKS.

Under the provisions of statute it became necessary for the several banks to call in the books of their depositors at some time during the last calendar year. The statute provides this shall be done under rules to be prescribed by their respective boards of investment, duly approved by this Board.

This Board endeavored to have the work performed in as nearly a uniform manner as the varying circumstances in the several banks would admit, and hoped to be able to embody

in this report a tabulation of the result. A few of the banks, however, began the verification before submitting to this Board the rules they had adopted for doing this work, hence such institutions were unable to make as full a return as was desired by this Board.

A compilation of returns received reveals the fact that in the aggregate only about one-fifth of the outstanding books were presented. In some of the banks, books which were brought in for the entry either of a deposit or a withdrawal were not included in the list of books presented for verification, only those specially presented for that purpose being counted.

Sixty-five banks report that no differences were discovered between the books of the depositors and those of the bank; in most of the others the differences were slight.

In one bank a difference of \$812 was discovered, a former treasurer having erroneously entered a larger sum on the books of the bank than was actually deposited, the original difference of about \$500 having been increased to the sum mentioned by the addition of dividends accumulated during the term of thirteen years in which the book had not been presented at the bank. Had an accurate trial balance been taken at the time, as now required, the error must have been sooner discovered.

The number of books reported as verified was 317,795, representing deposits of \$130,948,145.22, being nearly one-fourth of the amount of deposits reported as outstanding at the time the books were called in.

The whole number of books in which discrepancies were discovered was only 816, which well illustrates the accuracy with which the accounts of the banks generally have been kept.

In the light of this year's experience, it would seem that the law, as at present applied, was not accomplishing the desired result; and as in all cases it involves a considerable increase in the work of the officials and clerical force of the banks, and in many an added expense, it is suggested that a less frequent call for the books and a more extended examination would secure more satisfactory results; and it is therefore recommended that the law be amended so as to provide that the books be called in every five years, and that the work be then done under rules prescribed by this Board.

THE GENERAL BANKING LAW.

Chapter 115 of the Revised Laws (formerly chapter 118, P. S.) was referred to by the commissioners having charge of the recent revision of the statutes, as follows: "Many of the provisions of this chapter are antiquated and not adapted to present modes of business, and the chapter requires revision by a legislative committee on banks and banking before being enforced."

In view of the fact that the charters of many of the national banks are soon to expire, the present would seem to be an opportune time to consider whether or not it is desirable to have a system of State banks in this Commonwealth, inasmuch as some of the national banks are considering the expediency of reorganizing under a State law, — did a satisfactory one exist.

Should such a law be enacted, it ought effectually to prevent the continued application for the incorporation of trust companies in the smaller cities and some of the towns of the Commonwealth. Most of the trust companies recently incorporated are misnamed trust companies, and are, in fact, simply State banks.

There is at present a foreign banking corporation doing a general banking business in Boston, and, on the question of admitting such institution, the Attorney-General, in an opinion addressed to the Commissioner of Corporations, referring to the statute above mentioned, says: "Whether a law should be permitted to continue upon our statute books, which is inoperative so far as it relates to domestic corporations, but which may be taken advantage of by foreign corporations in the manner in which it has been by this corporation, is a question for the determination of the Legislature."

It is the opinion of this Board that, whether the existing law be allowed to stand on the statute books or not, provision should be made to prevent, or at least to control, the admission of foreign banking institutions; for, although the one herein referred to is in good repute, others may not be, and yet, if they desired, must be permitted to file their papers and transact business without any supervision, either State or national.

INCREASE IN BUSINESS OF THE BOARD.

During the past ten years there has been an increase of 56 in the number of institutions under the supervision of the Board, the assets increasing over \$300,000,000 during the same period, while the clerical force of the Board available in the examinations remains unchanged.

In view of the constantly increasing number of institutions, as well as the enormous growth in assets, necessarily involving more and more time each recurring year in the examinations, it is felt that the time has arrived when the services of another permanent clerk are absolutely necessary to enable the Board to give that measure of time and attention to the discharge of its duties which seems desirable, and which the public undoubtedly expects.

Formerly, when there were but two commissioners, some of the work of examination of co-operative banks was delegated to the clerk of the Board; but, as there appeared to be no legal authority for this action, it was subsequently discontinued, and all the co-operative banks are now visited by a commissioner.

The examination of a co-operative bank differs from the other work of the Board, being largely clerical, and in most instances could be efficiently performed by a clerk, acting under the direction of the Board.

The Board respectfully suggests the desirability of legislation to enable it to delegate to its clerical force the performance of the duties above referred to, and also the creation of the office of third clerk, believing that the adoption of the two measures would afford to the commissioners the much-needed time and opportunity for more extended and thorough examination and inspection in directions which they deem essential to a full and complete performance of official duty.

TRUST COMPANIES.

The 36 companies, including the Massachusetts Hospital Life Insurance Company, transacting business on October thirty-first last, held deposits in their banking departments of \$142,629,-778.81, with other liabilities of \$31,575,546.46 and total assets of \$174,205,325.27.

Of the 36 companies, 15 have established trust departments, the liabilities in which were \$15,564,294.48.

The following companies have not yet been organized, viz. :—

City Trust Company, Boston, . . . incorporated Feb. 14, 1900.

Copley Square Trust Company, Boston, incorporated Feb. 4, 1901.

Waltham Trust Company, Waltham, . incorporated Mar. 21, 1901.

Two companies have recently increased their capital stock, and in so doing, what appears to be a defect in the law was developed, inasmuch as no provision is therein made as to the manner in which the companies may increase their capital.

In the instances referred to the companies adopted the course prescribed by the statute relating to corporations generally; but it is conceded that special provision should be made by statute as to the manner in which the capital of trust companies may be increased, as is now the case in certain other corporations under the supervision of State officials; and this Board suggests legislation on this point at the present session.

Another matter on which legislation may be required arises in the fact that within a few days one trust company has established, at some distance from its main offices, an office for the receipt of deposits and payment of checks, — a course which does not meet the approval of this Board, and for which the Board claims there is no legal authority, and which is contrary to the policy of the Commonwealth as evidenced in its banking laws. The counsel of the trust company claims there is no legal objection to the action, and the Board has asked the opinion of the Attorney-General on the question.

The question of a trust company purchasing and holding stock of another trust company is an important one, and legislation may be required on this matter.

Also, upon the question of a trust company holding real estate other than as provided in section 35, chapter 116 of the Revised Laws.

TRUST COMPANY IN HANDS OF RECEIVER.

Suffolk Trust Company.

This company has been in the hands of a receiver since Sept. 3, 1891.

Near the close of the calendar year the long-delayed report

of the receiver was presented to the court; in this he asks for authority to dispose of the remaining assets (of little value) at private or public sale, and to declare a final dividend to depositors. This dividend will probably be at least 8 per cent., making a total of 38 per cent. which the depositors in this unfortunate concern will have received on their claims.

The annexed statement shows the receipts and disbursements of the receiver during the year past. An examination of this statement will refute the oft-repeated declaration of parties interested in the management of the company before its failure, — that such failure was caused by the company's investments in western mortgages; inasmuch as the uncollectible loans in its banking department exceed the total uncollectible items growing out of its western mortgage business.

Statement of Receiver of Suffolk Trust Company.

CHARACTER OF ASSETS.	Amount Oct. 31, 1900.	DISPOSITION OF ASSETS, AS SHOWN BY REPORT OF RECEIVER.		Amount Nov. 1, 1901.
		Received on Account of Principal.	Total Credits on Principal.	
Time loans,	\$44,191 14	-	-	\$44,191 14
Demand loans,	29,696 37	\$2,250 00	\$2,250 00	27,446 37
Tax sale certificates,	3,373 75	-	-	3,373 75
Coupon account,	24,273 21	-	-	24,273 21
Mortgage loans,	800 00	-	-	800 00
Bill receivable,	507 25	-	-	507 25
Overdrafts,	777 85	-	-	777 85
Furniture, etc.,	4,141 15	-	-	4,141 15
Teller's memoranda,	446 88	-	-	446 88
Real estate equities,	10,919 20	-	-	10,919 20
Due from agents,	3,347 52	-	-	3,347 52
Foreclosure account,	17,584 39	-	-	17,584 39
Maverick National Bank,	219 89	-	-	219 89
Cash,	14,063 07	-	-	
	<u>\$154,341 67</u>		<u>\$2,250 00</u>	
Received interest on deposits,		933 44		
Received interest on loans,		125 00		
Total receipts for year,		\$3,308 44		
Less expenses for year,		296 20		
Net,		\$3,012 24		
Cash Oct. 31, 1900,		14,063 07		
Cash, Oct. 31, 1901,		\$17,075 31		17,075 31
				<u>\$169,166 98</u>

CONCLUSION.

The succeeding pages contain a balance sheet and condensed statement of the several savings banks, also balance sheet of each of the trust companies, in both their banking and trust departments; also —

A consolidated balance sheet of the savings banks, and another of the trust companies.

The usual table, giving the number, condition and progress of the savings banks in each year since 1834, is also given.

The Appendix contains the laws relating to savings banks and trust companies, as embodied in the new Revised Laws, chapters 113 and 116.

STARKES WHITON,
WARREN E. LOCKE,
JAMES O. OTIS,

Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS
OF THE
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,
SHOWING THEIR
CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1901.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 58.

JOSEPH L. GREENWOOD, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH L. GREENWOOD,

JOHN W. SPROUL,

SILAS B. DICKERMAN,

WILLIAM J. COUGHLAN,

WILLIAM VANCE,

CALVIN L. BAKER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; close Saturdays at 12 M. during May, June, July, August and September.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$61,500 00	Deposits, . . .	\$2,198,572 15
Bank stock, as per schedule, .	84,050 00	Guaranty fund, .	109,300 00
Loans on bank stock, . . .	11,975 00	Interest account, .	12,330 72
Railroad bonds, as per schedule, .	334,600 00	Profit and loss account, . . .	9,428 56
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure, . . .	37,204 07		
Loans on real estate,	1,179,056 01		
Loans on personal security, . . .	357,228 00		
Loans to counties, cities or towns (notes),	152,100 00		
Loans on depositors' books, . . .	843 00		
Deposits in banks, on interest, .	51,365 11		
Expense account,	280 42		
Lawrence Duck Co. stock,* . . .	6,000 00		
Real estate income,	628 61		
Insurance and taxes paid, . . .	81 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	8,720 21		
	\$2,329,631 43		\$2,329,631 43

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington,	\$21,691 75
National Bank of Redemption, Boston,	29,673 36

Abington Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

100 shares Traders National Bank, Lowell,	.	.	.	.	.	\$10,000 00
5 shares National Granite Bank, Quincy,	.	.	.	.	.	300 00
10 shares First National Bank, Rockland,	.	.	.	.	.	875 00
10 shares First National Bank, Rockland,	.	.	.	.	.	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$3,000	\$3,105 00	\$3,000 00
of Malden, Mass., 4s, .	10,500	10,657 50	10,500 00
of Medford, Mass., 4s, .	2,000	2,000 00	2,000 00
of New Britain, Conn., 4s, .	10,000	10,600 00	10,000 00
of Springfield, Ohio, 4½s, .	5,000	5,450 00	5,000 00
of Springfield, Ohio, 5s, .	5,000	5,175 00	5,000 00
Town of Abington, Mass., 4s, .	16,000	17,150 00	16,000 00
of Middleborough, Mass., 4s,	10,000	11,200 00	10,000 00
	\$61,500	\$65,337 50	\$61,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington,	\$6,200	\$6,448 00	\$6,200 00
40	First National Bank, Adams, .	4,000	5,000 00	4,000 00
50	Blackstone N'l Bank, Boston, .	1,150	250 00	250 00
12	Central National Bank, Boston,	1,200	1,416 00	1,200 00
59	Eliot National Bank, Boston, .	5,900	8,850 00	5,900 00
100	Merchants N'l Bank, Boston, .	10,000	17,500 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,000 00
38	Mt. Vernon N'l Bank, Boston,	3,800	3,686 00	3,800 00
110	N'l B'k of Redemption, Boston,	11,000	13,750 00	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	6,795 00	4,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	5,580 00	4,500 00
31	Nat'l Webster Bank, Boston, .	3,100	3,224 00	3,100 00
50	Second National Bank, Boston,	5,000	9,000 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,500 00	1,000 00
50	South End N'l Bank, Boston, .	5,000	3,750 00	5,000 00
32	State National Bank, Boston, .	3,200	3,552 00	3,200 00
20	Brockton N'l Bank, Brockton,	2,000	2,360 00	2,000 00
32	Old Colony N'l B'k, Plymouth,	3,200	3,680 00	3,200 00
2	First National Bank, Rockland,	200	216 00	200 00
		\$84,950	\$106,557 00	\$84,050 00

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$46,000	\$47,380 00	\$46,000 00
Boston & Maine R.R. 4s, . . .	39,000	44,610 00	39,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	5,000	5,200 00	5,000 00
Concord & Montreal R.R. 4s, . . .	30,000	32,850 00	30,000 00
Eastern R.R. 6s, . . .	25,000	27,875 00	25,000 00
Fitchburg R.R. 4s, . . .	21,000	21,410 00	21,000 00
Grafton & Upton R.R. 4s, . . .	10,000	10,000 00	10,000 00
Illinois Central R.R. 3s, . . .	15,000	13,500 00	13,600 00
Illinois Central R.R. 3½s, . . .	30,000	30,300 00	30,000 00
Maine Central R.R. 4½s, . . .	10,000	10,950 00	10,000 00
Old Colony R.R. 4s, . . .	15,000	17,025 00	15,000 00
Penobscot Shore Line R.R. 4s, . . .	25,000	26,750 00	25,000 00
Portland & Rumford Falls R.R. 4s, . . .	20,000	21,600 00	20,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, . . .	20,000	24,000 00	20,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,750 00	5,000 00
	\$336,000	\$359,600 00	\$334,600 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,365 11	2 per cent.	\$25,000 00	4½ per cent.	\$626,138 00	5 per cent.
121,000 00	3½ “	25,000 00	4¼ “	48,700 00	5½ “
85,000 00	3¾ “	120,700 00	4½ “	511,814 01	6 “
132,850 00	4 “	5,000 00	4¾ “		

Amount invested in real estate for banking purposes,	\$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	39,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	861 17
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	37,204 07
Assessed value of the same,	40,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	79 68
Number of loans which are of an amount not exceeding \$3,000 each, . . .	768
Aggregate amount of the same,	945,647 01
Total number of loans upon real estate,	796
Amount of investments from which no income is received,	18,505 51
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	105,339 34
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable same days.	

Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$41,900 44 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 37,205 14 }	\$79,105 58
Number of accounts opened during the year ending Oct. 31, 1901, . . .	447
Number of accounts closed during the year ending Oct. 31, 1901, . . .	297
Total number of open accounts Oct. 31, 1901,	4,508
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,497 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	242,056 75
Number of same,	2,297
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	251,704 40
Number of same,	2,705
Date of examination by commissioner: April 5.	

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 14.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. COOK,

WM. E. BRIDGMAN,

A. R. CUSHMAN,

D. W. PALMER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$67,000 00	Deposits,	\$2,866,970 99
Loan on public funds, . . .	250 00	Guaranty fund, . .	143,477 00
Bank stock as per schedule, .	176,638 41	Profit and loss ac-	
Loans on bank stock,	25,876 00	count,	42,150 45
Railroad bonds as per schedule,	182,800 00		
Boston Terminal Co. bonds, .	110,000 00		
Real estate (for banking pur-			
poses),	15,000 00		
Real estate by foreclosure, .	26,850 61		
Loans on real estate,	1,726,601 73		
Loans on personal security, .	539,997 92		
Loans to counties, cities or towns			
(notes),	81,700 00		
Loans on depositors' books, .	1,700 00		
Deposits in banks, on interest, .	92,347 89		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	785 88		
	\$3,052,598 44		\$3,052,598 44

Cash on Deposit in Banks, amount in each:—

First National Bank, Amherst,	\$65,236 11*
Hampshire County National Bank, Northampton,	10,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	12,111 78

* This amount, in excess of the legal limit, has since been reduced.

Amherst Savings Bank—Continued.

Loan on Public Funds:—

\$500 United States 4s, \$250 00

Loans on Bank Stock, amount on each:—

100 shares Broadway National Bank, Boston, \$6,000 00
 180 shares Mechanics National Bank, Boston, 18,000 00
 10 shares First National Bank, Amherst, } 1,276 00
 3 shares Southbridge National Bank, Southbridge, }
 17 shares Springfield Safe Deposit and Trust Company, Springfield, 600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s, . .	\$10,000	\$10,700 00	\$10,000 00
of Chicago, Ill., 4s, . .	7,000	7,210 00	7,000 00
of Dubuque, Iowa, 5s, . .	25,000	27,062 50	25,000 00
of Saginaw, Mich., 4½s, . .	10,000	10,400 00	10,000 00
Town of Marblehead, Mass., 4s, .	15,000	15,675 00	15,000 00
	\$67,000	\$71,047 50	\$67,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Amherst, .	\$10,000	\$15,500 00	\$14,910 00
34	First National Bank, Barre, .	3,400	3,400 00	3,400 00
80	N'l B'k of the Republic, Boston,	8,000	12,080 00	10,095 50
7	N'l Hide & Leather B'k, Boston,	700	868 00	700 00
15	Suffolk Nat'l Bank, Boston, .	1,500	1,725 00	1,495 08
26	Third National Bank, Boston, .	2,600	2,756 00	2,100 00
45	Conway Nat'l Bank, Conway,	4,500	4,500 00	4,493 33
28	National Pahquioque Bank, Danbury, Ct,	2,800	3,920 00	3,870 00
47	First N'l Bank, Easthampton, .	4,700	4,700 00	5,170 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	5,712 00	5,600 00
100	City National Bank, Holyoke, .	10,000	11,500 00	10,000 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	15,000 00	10,800 00
30	National Bank of Commerce, New London, Ct., . . .	3,000	4,350 00	3,000 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,605 00	1,500 00
78	First N'l Bank, Northampton,	7,800	9,750 00	9,380 00
78	Hampshire Co. National Bank, Northampton,	7,800	7,800 00	7,800 00
67	Northampton National Bank, Northampton,	6,700	13,400 00	6,954 00

Amherst Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First N'l Bank, Norwich, Ct., .	\$6,000	\$6,900 00	\$6,000 00
83	Second N'l Bank, Norwich, Ct.,	8,300	9,545 00	9,960 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	19,305 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	3,800 00	5,306 50
70	Agawam N'l B'k, Springfield,	7,000	7,000 00	7,000 00
115	Chapin N'l Bank, Springfield,	11,500	13,225 00	13,623 00
70	First N'l Bank, Springfield, .	7,000	7,350 00	8,730 00
28	Crocker N'l B'k, Turner's Falls,	2,800	3,920 00	2,800 00
8	Ware National Bank, Ware, .	800	848 00	800 00
25	Citizens N'l Bank, Worcester,	2,500	3,625 00	2,500 00
20	City N'l Bank, Worcester, .	2,000	2,500 00	2,000 00
6	Mechanics N'l B'k, Worcester,	600	570 00	600 00
		\$154,600	\$197,154 00	\$176,688 41

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$20,000	\$22,050 00	\$20,000 00
Boston & Lowell R.R. 4s, . .	43,000	44,770 00	43,000 00
Boston & Maine R.R. 4s, . . .	35,000	40,775 00	34,800 00
Boston & Maine R.R. 4½s, . .	10,000	12,700 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	35,000	36,050 00	35,000 00
Fitchburg R.R. 5s,	15,000	16,725 00	15,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,312 50	25,000 00
	\$183,000	\$199,382 50	\$182,800 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$110,000	\$127,600 00	\$110,000 00

Amherst Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,236 11	3 per cent.	\$222,050 00	4 per cent.	\$1,769,828 32	5 per cent.
35,000 00	3½	25,000 00	4½	46,168 58	5½
45,000 00	3¾	200,470 00	4¾	64,720 53	6

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	15,000 00
Assessed value of the same,	9,500 00
Net income received from same during year ending Oct. 31, 1901,	802 82
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,850 61
Assessed value of the same,	26,800 00
Net income received from same during year ending Oct. 31, 1901,	212 82
Number of loans which are of an amount not exceeding \$3,000 each, 867	
Aggregate amount of the same,	830,716 06
Total number of loans upon real estate,	950
Amount of investments from which no income is received,	19,540 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	140,914 91
Times for the dividends fixed by the by-laws: January 1 and July 1; payable first Thursday of January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$53,432 82 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 55,451 72 }	108,884 54
Number of accounts opened during the year ending Oct. 31, 1901,	657
Number of accounts closed during the year ending Oct. 31, 1901,	449
Total number of open accounts Oct. 31, 1901,	6,054
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,857 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	359,694 09
Number of same,	4,015
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	336,527 67
Number of same,	3,814
Date of examination by commissioner: October 3.	

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 38.

MOSES T. STEVENS, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES T. STEVENS,

LEWIS T. HARDY,

JOSEPH A. SMART.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Wednesdays, 9 A.M. to 12 M.; the third Wednesday of March, June, September
and December, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$389,500 00	Deposits,	\$2,970,376 61
Bank stock, as per schedule. .	223,160 50	Guaranty fund, . .	148,000 00
Railroad bonds, as per schedule, .	983,862 50	Interest account, .	52,517 88
Boston Terminal Co. bonds, . .	20,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	46,006 43	count,	43,510 95
Loans on real estate,	1,338,383 44	Suspense account, .	4,804 81
Loans on personal security, . .	180,251 00		
Loans to counties, cities or towns			
(notes),	6,800 00		
Loans on depositors' books, . .	960 00		
Deposits in banks, on interest, .	16,044 63		
Deposits in banks, not on interest,	1,845 32		
Expense account,	2,164 51		
Cash on hand,	10,231 92		
	<hr/>		<hr/>
	\$3,219,210 25		\$3,219,210 25

Cash on Deposit in Banks, amount in each :—

Andover National Bank, Andover,	\$4,845 32
Old Boston National Bank, Boston,	7,492 27
Shoe and Leather National Bank, Boston,	1,492 36
Federal Trust Company, Boston,	4,060 00

Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$10,725 00	\$10,000 00
County of Aroostook, Me., 4½s,	10,000	11,100 00	10,000 00
of Rockingham, N. H., 4s,	10,000	10,600 00	10,000 00
City of Boston, Mass., 4s,	50,000	55,250 00	50,000 00
of Brockton, Mass., 4s,	48,000	53,932 50	48,000 00
of Chicago, Ill., 4s,	75,500	83,050 00	75,500 00
of Fall River, Mass., 6s,	1,000	1,050 00	1,000 00
of Gloucester, Mass., 4s,	9,000	9,382 50	9,000 00
of Lynn, Mass., 4s,	50,000	55,237 50	50,000 00
of Portland, Me., 6s,	21,000	24,045 00	21,000 00
of Sioux City, Iowa, 4½s,	15,000	17,425 00	15,000 00*
Town of Andover, Mass., 4s,	10,000	11,235 00	10,000 00
of Arlington, Mass., 4s,	10,000	10,700 00	10,000 00
of Marblehead, Mass., 4s,	25,000	28,000 00	25,000 00
of Melrose, Mass., 4s,	26,000	27,745 00	26,000 00
of Methuen, Mass., 4s,	9,000	10,102 50	9,000 00
of Peabody, Mass., 4s,	10,000	11,150 00	10,000 00
	\$389,500	\$430,730 00	\$389,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
141	Andover Nat'l Bank, Andover,	\$14,100	\$15,510 00	\$14,100 00
40	Atlas National Bank, Boston,	4,000	4,280 00	4,000 00
149	Blackstone N'l Bank, Boston,	3,427	745 00	3,417 50
27	Boylston Nat'l Bank, Boston,	2,700	2,835 00	2,700 00
70	Freemans Nat'l Bank, Boston,	7,000	7,070 00	7,000 00
100	Massachusetts N'l B'k, Boston,	10,000	11,200 00	10,000 00
50	Merchants N'l Bank, Boston,	5,000	8,750 00	5,000 00
120	Metropolitan N'l Bank, Boston,	12,000	12,000 00	12,000 00
300	Nat'l Bank of the Common- wealth, Boston,	30,000	58,800 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	33,975 00	22,500 00
100	National City Bank, Boston,	-	500 00	-
66	N'l Hide & Leather B'k, Boston,	6,600	8,184 00	6,600 00
6	Nat'l Security Bank, Boston,	600	1,500 00	600 00
237	Nat'l Shawmut Bank, Boston,	23,700	47,400 00	23,700 00
60	National Union Bank, Boston,	6,000	9,060 00	6,000 00
192	Nat'l Webster Bank, Boston,	19,200	19,968 00	19,200 00
58	New England N'l B'k, Boston,	5,800	8,352 00	5,800 00
129	Old Boston N'l Bank, Boston,	12,900	12,771 00	12,900 00
110	Second National Bank, Boston,	11,000	19,800 00	11,000 00

Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Shawmut Nat'l Bank, Boston, .	—	\$35 00	—
50	South End Nat'l Bank, Boston,	\$5,000	3,750 00	\$5,000 00
52	State National Bank, Boston, .	5,200	5,772 00	5,200 00
25	Tremont Nat'l Bank, Boston, .	1,250	250 00	1,218 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	6,250 00	5,000 00
100	Bay State N'l Bank, Lawrence,	7,500	11,500 00	7,500 00
25	Union Nat'l Bank, Weymouth,	2,500	1,950 00	2,500 00
		\$223,202	\$312,432 00	\$223,160 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 3½s, . . .	\$10,000	\$10,262 50	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	53,400 00	50,000 00
Boston & Maine R.R. 4s, . . .	110,000	126,200 00	110,000 00
Boston & Maine R.R. 4½s, . . .	30,000	37,650 00	30,000 00
Cleveland & Pittsburgh R.R. 3½s, . . .	10,000	10,437 50	10,000 00
Concord & Montreal R.R. 4s, . . .	100,000	109,625 00	99,987 50
Conn. & Passumpsic Rivers R.R. 4s,	20,000	23,100 00	20,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	30,562 50	25,000 00
Fitchburg R.R. 4s, . . .	105,000	113,568 75	105,000 00
Fitchburg R.R. 5s, . . .	50,000	54,625 00	50,000 00
Illinois Central R.R. 3s, . . .	75,000	67,500 00	67,875 00
Illinois Central R.R. 3½s, . . .	10,000	10,050 00	10,000 00
Illinois Central R.R. 4s, . . .	20,000	22,400 00	20,000 00
Maine Central R.R. 4s, . . .	10,000	10,512 50	10,000 00
Maine Central R.R. 4½s, . . .	25,000	27,375 00	25,000 00
Maine Central, European & North American R.R. 4s, . . .	5,000	5,618 75	5,000 00
Manchester & Lawrence R.R. 4s, . . .	25,000	27,500 00	25,000 00
Newport & Richford R.R. 5s, . . .	13,000	14,560 00	13,000 00*
New York, New Haven & Hartford R.R. 3½s, . . .	25,000	26,250 00	25,000 00
New York, New Haven & Hartford R.R. 4s, . . .	25,000	28,875 00	25,000 00
Old Colony R.R. 4s, . . .	148,000	169,467 50	148,000 00
Providence & Worcester R.R. 4s, . . .	25,000	28,875 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	25,000	32,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	56,125 00	50,000 00
	\$991,000	\$1,097,040 00	\$983,862 50

* A legal investment when made.

Andover Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,984 63	2 per cent.	\$69,500 00	4½ per cent.	\$304,111 00	6 per cent.
4,060 00	2½ “	957,693 84	5 “	157 60	7 “
138,301 00	4 “	59,631 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$46,006 43
Assessed value of the same,	58,100 00
Number of loans which are of an amount not exceeding \$3,000 each,	526
Aggregate amount of the same,	824,062 42
Total number of loans upon real estate,	617
Amount of investments from which no income is received,	5,717 83
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	140,731 47
Times for the dividends fixed by the by-laws: third Wednesday in June and December; payable same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$56,226 40 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 57,287 56 }	113,513 96
Number of accounts opened during the year ending Oct. 31, 1901,	583
Number of accounts closed during the year ending Oct. 31, 1901,	425
Total number of open accounts Oct. 31, 1901,	6,451
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	6,501 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	311,081 65
Number of same,	4,351
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	340,627 25
Number of same,	3,252
Date of examination by commissioner: November 19.	

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 38.

WILLIAM G. PECK, *President.*

HENRY BLASDALE, *Treasurer.*

HENRY BLASDALE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM G. PECK, B. DELMONT LOCKE,
EDWARD S. FESSENDEN.

Open for business every business day, 3 to 5.30 P.M.; Wednesdays and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$517,450 00	Deposits,	\$1,789,193 58
Bank stock, as per schedule, .	12,790 51	Gnaranty fund, . .	79,039 59
Loan on bank stock,	1,000 00	Interest account, .	12,370 63
Railroad bonds, as per schedule,	147,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	7,459 83
poses),	100 00	Rent account, . . .	491 69
Real estate by foreclosure, . .	8,826 92	Due on mortgage	
Loans on real estate,	994,461 02	loans,	3,000 00
Loans on personal security, . .	30,913 90	Collections,	451 00
Loans to counties, cities or towns		Premium account, .	4,255 20
(notes),	144,798 64	Surplus account, .	12,500 00
Loans on depositors' books, . .	280 00		
Deposits in banks, on interest, .	46,091 38		
Expense account,	1,670 24		
Tax account,	424 23		
Insurance account,	472 19		
Cash on hand,	2,482 49		
	\$1,908,761 52		\$1,908,761 52

Cash on Deposit in Banks, amount in each :—

First National Bank, Arlington,	\$6,842 76
Atlantic National Bank, Boston,	25,944 38
Faneuil Hall National Bank, Boston,	13,304 24

Arlington Five Cents Savings Bank—Continued.

Loan on Bank Stock:—

7 shares National Hide and Leather Bank, Boston, }	\$1,000 00
10 shares First National Bank, Arlington, }	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
District of Columbia 6s,	\$3,000	\$3,075 00	\$3,000 00
City of Belfast, Me., 4s,	15,000	16,462 50	15,000 00
of Brockton, Mass., 4s,	12,000	13,012 50	12,000 00
of Chelsea, Mass., 4s,	1,000	1,110 00	1,000 00
of Cleveland, Ohio, 5s,	3,000	3,255 00	3,000 00*
of Dayton, Ohio, 5s,	3,000	3,000 00	3,000 00
of Dayton, Ohio, 6s,	5,000	5,050 00	5,000 00
of Gloucester, Mass., 4s,	22,500	24,051 56	22,500 00
of Grand Rapids, Mich., 5s,	20,000	20,670 00	20,000 00
of Kansas City, Mo., 4½s,	30,000	33,900 00	30,000 00
of Lewiston, Me., 5s,	1,000	1,210 00	1,000 00
of Lynn, Mass., 4s,	15,000	17,175 00	15,000 00
of Medford, Mass., 4s,	10,000	10,800 00	10,000 00
of Middleton, Conn., 4s,	10,000	10,550 00	10,000 00
of New London, Conn., 4s,	16,000	17,920 00	16,000 00
of Portland, Me., 6s,	20,000	22,900 00	20,000 00
of Rochester, N. H., 4s,	6,000	6,660 00	6,000 00
of Somersworth, N. H., 4s,	10,000	10,950 00	10,000 00
of Springfield, Ohio, 4½s,	12,000	12,945 00	12,000 00
of Wallingford, Conn., 4s,	12,000	13,620 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,525 00	5,000 00
of Woonsocket, R. I., 4s,	25,000	27,437 50	25,000 00*
of Youngstown, Ohio, 5s,	13,000	13,768 75	13,000 00
Town of Arlington, Mass., 3½s,	52,000	55,380 00	52,000 00
of Arlington, Mass., 4s,	53,950	57,672 36	53,950 00
of Attleborough, Mass., 4s,	10,000	10,950 00	10,000 00
of Chatham, Mass., 4½s,	8,000	8,440 00	8,000 00
of Concord, Mass., 4s,	25,000	28,500 00	25,000 00
of Cranston, R. I., 4s,	2,000	2,270 00	2,000 00
of Hull, Mass., 5s,	18,000	20,700 00	18,000 00
of Leicester, Mass., 4s,	13,000	13,277 50	13,000 00
of Melrose, Mass., 4s,	10,000	10,925 00	10,000 00
of Methuen, Mass., 4s,	15,000	16,515 00	15,000 00
of Rockport, Mass., 4s,	13,000	14,157 50	13,000 00
of Wellesley, Mass., 4s,	8,000	8,145 00	8,000 00
of Westfield, Mass., 4s,	16,000	17,280 00	16,000 00
of Winchester, Mass., 4s,	4,000	4,350 00	4,000 00
	\$517,450	\$563,610 17	\$517,450 00

* Legal investments when made.

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington, .	\$1,000 00	\$1,250 00	\$722 63
50	Atlantic Nat'l Bank, Boston, .	5,000 00	6,100 00	3,613 14
50	Faneuil Hall N'l Bank, Boston,	5,000 00	6,500 00	3,613 14
10	N'l B'k of Redemption, Boston,	1,000 00	1,250 00	722 63
33	N'l B'k of the Republic, Boston,	3,300 00	4,983 00	2,384 67
12	National Union Bank, Boston,	1,200 00	1,812 00	867 15
12	Dedham Nat'l Bank, Dedham,	1,200 00	1,272 00	867 15
		\$17,700 00	\$23,167 00	\$12,790 51

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,240 00	\$2,000 00
Chic., Burlington & Quincy R.R. 7s,	6,000	6,330 00	6,000 00
Concord & Montreal R.R. 4s,	35,000	38,150 00	35,000 00
Fitchburg R.R. 4s,	4,000	4,190 00	4,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	11,550 00	10,000 00
Newport & Richford R.R. 5s,	20,000	21,600 00	20,000 00*
New York & New England R.R. 6s,	5,000	5,375 00	5,000 00
Old Colony R.R. 4s,	30,000	34,050 00	30,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	18,450 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,200 00	10,000 00
	\$147,000	\$165,435 00	\$147,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,091 38	2 per cent.	\$668,996 02	5 per cent.	\$114,879 90	6 per cent.
25,000 00	3½ " "	93,704 00	5½ " "	1,400 00	6½ " "
118,798 64	4 " "	132,775 00	5½ " "	3,900 00	7 " "
12,000 00	4½ " "				

Arlington Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$100 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,381 00
Net income received from same during year ending Oct. 31, 1901,	447 57
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	8,826 92
Assessed value of the same,	14,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	294
Aggregate amount of the same,	322,841 00
Total number of loans upon real estate,	385
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	90,249 69
Times for the dividends fixed by the by-laws: first Saturday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$29,900 39 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 29,954 86 }	59,855 25
Number of accounts opened during the year ending Oct. 31, 1901,	511
Number of accounts closed during the year ending Oct. 31, 1901,	354
Total number of open accounts Oct. 31, 1901,	5,164
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,927 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	245,938 11
Number of same,	4,581
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	290,294 86
Number of same,	3,541
Date of examination by commissioner: March 11.	

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 37.

LEVI B. FAY, *President.*

WILLIAM D. LUEY, *Treasurer.*

WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY R. STOWELL,

LUCIEN LORD,

GEORGE D. BATES,

LEVI B. FAY,

SOLON W. LEE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$116,000 00	Deposits,	\$2,288,310 27
Bank stock, as per schedule, .	20,261 00	Guaranty fund, .	115,000 00
Loans on bank stock,	6,225 00	Interest account, .	43,315 32
Railroad bonds, as per schedule,	315,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	75,000 00	count,	64,191 08
Loans on real estate,	1,070,174 03		
Loans on personal security, .	787,692 66		
Loans to counties, cities or towns			
(notes),	24,250 00		
Deposits in banks, on interest, .	93,499 71		
Expense account,	1,716 61		
Cash on hand,	997 66		
	\$2,510,816 67		\$2,510,816 67

Cash on Deposit in Banks, amount in each:—

Miller's River National Bank, Athol,	\$45,511 04
Eliot National Bank, Boston,	32,988 67
Packard National Bank, Greenfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each:—

7 shares Miller's River National Bank, Athol,	\$500 00
5 shares Metropolitan National Bank, Boston,	350 00
8 shares Athol National Bank, Athol,	375 00
60 shares Packard National Bank, Greenfield,	5,000 00

Athol Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$6,000	\$6,385 00	\$6,000 00
of Cleveland, Ohio, 5s, . . .	20,000	20,210 00	20,000 00*
of Dubuque, Iowa, 4s, . . .	10,000	10,900 00	10,000 00
of Holyoke, Mass., 4s, . . .	25,000	25,500 00	25,000 00
of Indianapolis, Ind., 4s, . . .	10,000	11,100 00	10,000 00
of Kansas City, Mo., 4½s, . . .	25,000	28,250 00	25,000 00
of Newton, Mass., 4s, . . .	10,000	11,225 00	10,000 00
of Newton, Mass., 5s, . . .	10,000	10,750 00	10,000 00
	\$116,000	\$124,320 00	\$116,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Miller's River N'l B'k, Athol, .	\$3,200	\$5,280 00	\$3,200 00
7	Blackstone N'l Bank, Boston, .	161	35 00	161 00
10	Eliot National Bank, Boston, .	1,000	1,500 00	1,000 00
5	National Eagle Bank, Boston, .	10	15 00	—
25	N'l Shawmut Bank, Boston, .	2,500	5,000 00	2,500 00
10	Shawmut N'l Bank, Boston, .	—	10 00	—
54	Third National Bank, Boston, .	5,400	5,724 00	5,400 00
10	Agricultural N'l B'k, Pittsfield, .	1,000	2,450 00	1,000 00
50	Springfield Safe Deposit and Trust Co, Springfield, . . .	5,000	8,000 00	5,000 00
20	Taunton Safe Deposit and Trust Co., Taunton, . . .	2,000	2,000 00	2,000 00
		\$20,271	\$30,014 00	\$20,261 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$11,500 00	\$10,000 00
Boston & Providence R.R. 4s, . . .	25,000	27,250 00	25,000 00
Chic., Burlington & Quincy R.R. 4s,	50,000	54,750 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	15,000	15,375 00	15,000 00

Athol Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$35,000	\$39,025 00	\$35,000 00
Fitchburg R.R. 4½s,	20,000	22,350 00	20,000 00
Illinois Central R.R. 3½s,	50,000	50,500 00	50,000 00
Illinois Central R.R. 4s,	25,000	28,125 00	25,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	31,500 00	25,000 00
New York, Lackawanna & Western R.R. 6s,	10,000	13,450 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,062 50	25,000 00
New York & New England R.R. 6s, Vermont & Massachusetts R.R. 5s, .	5,000 20,000	5,362 50 20,350 00	5,000 00 20,000 00
	\$315,000	\$345,600 00	\$315,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$75,000	\$87,000 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,499 71	2 per cent.	\$466,800 00	4 per cent.	\$789,268 71	5 per cent.
15,000 00	3 “	217,900 00	4½ “	1,600 00	5½ “
1,250 00	3¾ “	305,500 00	4½ “	106,022 98	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 300

Aggregate amount of the same, \$337,503 03

Total number of loans upon real estate, 375

Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1901, 113,739 85

Times for the dividends fixed by the by-laws: January 1 and July 1; pay-
able on same days.

Athol Savings Bank—Concluded.

Rate and amount of each semi-annual dividend	{ 1½ per cent., \$39,152 63 }	\$78,543 52
during the year ending Oct. 31, 1901, . . .	{ 1½ per cent., 39,390 89 }	
Number of accounts opened during the year ending Oct. 31, 1901, . . .	772	
Number of accounts closed during the year ending Oct. 31, 1901, . . .	693	
Total number of open accounts Oct. 31, 1901,	6,434	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		5,402 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		311,871 32
Number of same,	3,829	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		400,533 03
Number of same,	4,149	
Date of examination by commissioner: May 21.		

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 61.

ALBERT TOTTEN, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT TOTTEN,	GEORGE W. CHEEVER,
FRED E. STURDY,	LOUIS J. LAMB,
EDGAR L. HIXON,	CHARLES E. BLISS,
M. E. ROWE.	

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$27,000 00	Deposits,	\$1,663,176 65
Bank stock, as per schedule, .	6,100 00	Guaranty fund, .	82,500 00
Railroad bonds, as per schedule, .	161,300 00	Interest account, .	4,378 48
Loan on railroad stock, . . .	25,000 00	Profit and loss account,	41,690 50
Boston Terminal Co. bonds, .	50,000 00		
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure, . .	34,474 69		
Loans on real estate,	893,015 66		
Loans on personal security, . .	493,136 02		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest, .	40,043 15		
Deposits in banks, not on interest, .	7,540 27		
Expense account,	488 00		
Real estate taken to secure indebtedness,	42,657 65		
Cash on hand,	3,990 19		
	<hr/> \$1,791,745 63		<hr/> \$1,791,745 63

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$20,043 15
North Attleborough National Bank, North Attleborough,	27,540 27

Loan on Railroad Stock :—

200 shares Boston & Maine R.R.,	\$25,000 00
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Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$2,000	\$2,140 00	\$2,000 00
of Sioux City, Iowa, 4½s, . . .	25,000	28,000 00	25,000 00*
	\$27,000	\$30,140 00	\$27,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First Nat'l Bank, Attleborough,	\$6,100	\$12,200 00	\$6,100 00
50	Boston National Bank, Boston,	—	50 00	—
		\$6,100	\$12,250 00	\$6,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$25,000	\$25,625 00	\$25,000 00
Fitchburg R.R. 4s,	50,000	54,125 00	50,000 00
Illinois Central R.R. 3s,	60,000	54,300 00	54,300 00
Michigan Central R.R. 7s,	7,000	7,125 00	7,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,312 50	25,000 00
	\$167,000	\$167,487 50	\$161,300 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$50,000	\$58,000 00	\$50,000 00

Attleborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,043 15	2 per cent.	\$69,000 00	4 per cent.	\$625,356 02	5 per cent.
20,000 00	3 “	239,500 00	4½ “	91,700 00	5½ “
4,000 00	3½ “	68,000 00	4¾ “	317,595 66	6 “

Amount invested in real estate for banking purposes,	\$3,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	3,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	77,132 34
Assessed value of the same,	156,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 313	
Aggregate amount of the same,	285,057 03
Total number of loans upon real estate,	358
Amount of investments from which no income is received,	39,106 53
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	81,763 19
Times for the dividends fixed by the by-laws: April 1 and October 1; payable Tuesday after second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent, \$30,637 57 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 31,210 52 }	61,848 09
Number of accounts opened during the year ending Oct. 31, 1901,	912
Number of accounts closed during the year ending Oct. 31, 1901,	678
Total number of open accounts Oct. 31, 1901,	5,053
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,812 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	392,885 89
Number of same,	5,521
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	379,813 13
Number of same,	4,056
Date of examination by commissioner: March 18.	

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 36.

CHARLES H. FOLLANSBY, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. FOLLANSBY,

GEORGE W. COOK,

ORAMEL CLARK,

GEORGE R. SIMONDS,

JOHN C. BARTHOLOMEW.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$45,000 00	Deposits,	\$784,589 87
Bank stock, as per schedule, .	60,735 00	Guaranty fund, . .	28,100 00
Railroad bonds, as per schedule, .	107,150 00	Interest account, . .	5,686 44
Boston Terminal Co. bonds, .	30,000 00	Profit and loss account,	12,464 58
Real estate (for banking purposes),	10,477 41		
Real estate by foreclosure, . .	27,643 29		
Loans on real estate,	523,722 40		
Loans on personal security, . .	13,800 00		
Deposits in bank, on interest, . .	5,000 00		
Deposits in bank, not on interest, .	3,475 89		
Expense account,	1,230 65		
Suspense account,	14 82		
Safe and furniture,	2,338 95		
Taxes paid,	252 48		
	\$830,840 89		\$830,840 89

Cash on Deposit in Bank :—

First National Bank, Barre, \$8,475 89

Barre Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$5,000	\$5,650 00	\$5,000 00*
City of Canton, Ohio, 3½s, .	5,000	5,050 00	5,000 00
of Kansas City, Mo., 4½s, .	10,000	11,300 00	10,000 00
of Springfield, Ohio, 5s, .	10,000	11,837 50	10,000 00
of Wilkes-Barre, Pa., 3½s, .	10,000	10,472 50	10,000 00
Town of West Springfield, Mass., 4s,	5,000	5,687 50	5,000 00
	\$45,000	\$49,997 50	\$45,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	\$3,600	\$3,600 00	\$3,600 00
28	Blackstone N'l Bank, Boston, .	644	140 00	334 00
62	Boston National Bank, Boston,	—	62 00	—
20	Boylston Nat'l Bank, Boston, .	2,000	2,100 00	2,220 00
17	Continental N'l Bank, Boston,	—	85 00	—
25	Eliot National Bank, Boston, .	2,500	3,750 00	2,950 00
41	First National Bank, Boston, .	4,100	7,175 00	8,118 00
32	N'l B'k of Commerce, Boston, .	3,200	4,032 00	3,456 00
46	N'l B'k of Redemption, Boston,	4,600	5,750 00	5,375 00
16	N'l Hide & Leather B'k, Boston,	1,600	1,984 00	1,600 00
6	National Revere Bank, Boston,	114	18 00	74 00
34	Second National Bank, Boston,	3,400	6,120 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	3,000 00	1,865 00
20	Suffolk National Bank, Boston,	2,000	2,300 00	2,235 00
30	Tremont Nat'l Bank, Boston, .	1,500	300 00	300 00
50	Nat'l Market Bank, Brighton, .	5,000	5,000 00	5,768 00
7	Ware National Bank, Ware, .	700	742 00	735 00
52	Central Nat'l Bank, Worcester,	5,200	5,720 00	7,280 00
21	Citizens Nat'l B'k, Worcester, .	2,100	3,045 00	2,625 00
25	City National Bank, Worcester,	2,500	3,125 00	3,800 00
20	First Nat'l Bank, Worcester, .	2,000	3,800 00	3,300 00
		\$48,758	\$61,848 00	\$60,735 00

Barre Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s, .	\$5,000	\$5,300 00	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	15,300 00	15,000 00
Eastern R.R. 6s,	5,000	5,575 00	5,000 00
Fitchburg R.R. 4s,	10,000	11,100 00	10,000 00
Illinois Central R.R. 3s,	30,000	27,000 00	27,150 00
Illinois Central R.R. 4s,	10,000	11,300 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,400 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	12,000 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,950 00	15,000 00
	\$110,000	\$117,925 00	\$107,150 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$34,800 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$185,723 00	5 per cent.	\$128,981 40	5½ per cent.
35,000 00	4½ “	22,100 00	5½ “	165,718 00	6 “

Amount invested in real estate for banking purposes,	\$10,477 41
Estimated value of the same,	10,477 41
Assessed value of the same,	7,000 00
Net income received from the same during the year ending Oct. 31, 1901, .	21 96
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	27,643 29
Assessed value of the same,	29,160 00
Number of loans which are of an amount not exceeding \$3,000 each, 245	
Aggregate amount of the same,	307,391 00
Total number of loans upon real estate,	266

Barre Savings Bank — Concluded.

Amount of investments from which no income is received,	\$20,596 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	37,945 46
Times for the dividends fixed by the by-laws: January 15 and July 15; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,574.79 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 13,679.94 }	27,254 73
Number of accounts opened during the year ending Oct. 31, 1901,	163
Number of accounts closed during the year ending Oct. 31, 1901,	160
Total number of open accounts Oct. 31, 1901,	1,897
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,674 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	72,513 53
Number of same,	830
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	105,536 82
Number of same,	968
Date of examination by commissioner: September 21.	

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 22.

HIRAM LORING, *President*.

STEPHEN WING, *Treasurer*.

E. LAWRENCE JENKINS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

HIRAM LORING,

CHARLES F. PURRINGTON,

PELEG P. AKIN,

EDWIN BAXTER,

ELKANAH CROWELL,

GEORGE H. LORING.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,752 50	Deposits,	\$453,050 77
Bank stock, as per schedule, .	48,236 89	Guaranty fund, . .	24,490 58
Loans on bank stock,	1,200 00	Profit and loss account,	7,097 60
Railroad bonds, as per schedule, .	79,945 00		
Real estate by foreclosure, . .	11,660 60		
Loans on real estate,	291,445 49		
Loans on personal security, . .	27,005 39		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest, .	5,831 06		
Cash on hand,	2,562 02		
	\$484,638 95		\$484,638 95

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$2,309 67
Colonial National Bank, Boston,	1,359 72
First National Bank, Hyannis,	2,161 67

Loans on Bank Stock, amount on each :—

10 shares First National Bank, Hyannis,	\$1,000 00
2 shares First National Bank, Yarmouthport,	200 00

Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$6,000	\$6,615 00	\$6,840 00
Town of Spencer, Mass., 4s, . .	5,000	5,387 50	4,912 50
	\$11,000	\$12,002 50	\$11,752 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,210 00	\$3,660 00
5	Blackstone N'l Bank, Boston,	115	25 00	115 00
55	Faneuil Hall N'l Bank, Boston,	5,500	7,150 00	6,765 00
50	Manufacturers N'l B'k, Boston,	—	150 00	—
56	Merchants Nat'l Bank, Boston,	5,600	9,800 00	7,280 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	7,550 00	5,749 88
50	Nat'l Exchange Bank, Boston,	5,000	7,000 00	5,927 00
7	Old Boston Nat'l Bank, Boston,	700	693 00	756 00
25	Second National Bank, Boston,	2,500	4,500 00	3,258 00
25	Shawmut Nat'l Bank, Boston,	—	25 00	—
15	State National Bank, Boston, .	1,500	1,665 00	1,770 00
6	Suffolk National Bank, Boston,	600	690 00	597 34
37	Tremont Nat'l Bank, Boston, .	1,850	370 00	2,330 00
10	Citizens N'l B'k, New Bedford,	—	30 00	—
24	First Nat'l Bank, New Bedford,	2,400	3,000 00	2,400 00
9	First N'l Bank, Yarmouthport,	900	1,080 00	1,128 67
		\$39,665	\$53,188 00	\$48,236 89

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$11,000 00	\$11,250 00
Boston & Maine R.R. 4s,	1,000	1,150 00	1,048 75
Boston & Maine R.R. 4½s,	5,000	6,300 00	5,837 50
Fitchburg R.R. 4s,	10,000	10,150 00	10,168 75
Illinois Central R.R. 3½s,	10,000	10,100 00	10,350 00

Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$5,000	\$5,250 00	\$5,100 00
Maine Central and European & North American R.R. 4s, . . .	4,000	4,460 00	4,115 00
Old Colony R.R. 4s,	20,000	22,400 00	21,062 50
Upper Coos R.R. 4½s,	5,000	5,750 00	5,462 50
Vermont & Massachusetts R.R. 5s, .	5,000	5,100 00	5,550 00
	\$75,000	\$81,660 00	\$79,945 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,831 06	2 per cent.	\$138,465 00	5 per cent.	\$141,930 88	6 per cent.
5,000 00	4 “	6,000 00	5½ “	1,755 00	7 “
31,500 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$11,660 60
Assessed value of the same,	16,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 275	
Aggregate amount of the same,	187,206 94
Total number of loans upon real estate,	261
Amount of investments from which no income is received,	97 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	23,060 46
Times for the dividends fixed by the by-laws: April 1 and October 1; payable April 7 and October 7.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$6,804 25 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 7,801 86 }	14,606 11
Number of accounts opened during the year ending Oct. 31, 1901,	126
Number of accounts closed during the year ending Oct. 31, 1901,	181
Total number of open accounts Oct. 31, 1901,	1,726
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,760 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	63,697 55
Number of same,	870
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	98,956 29
Number of same,	1,229
Date of examination by commissioner: September 26.	

BAY STATE SAVINGS BANK—WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 103.

WILLIAM HART, *President.*

GEORGE MCALEER, *Treasurer.*

JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES A. McDERMOTT,

THOMAS BARRETT,

JAMES EARLY,

JOHN O'MEARA,

WILLIAM HART.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$35,783 25	Deposits, . . .	\$592,424 18
Bank stock, as per schedule, .	14,791 83	Guaranty fund, .	4,089 99
Railroad bonds, as per schedule, .	81,722 00	Interest account, .	4,147 48
Boston Terminal Co. bonds, .	5,600 00	Profit and loss ac-	
Real estate by foreclosure, .	5,000 00	count, . . .	2,331 88
Loans on real estate, . . .	398,750 00	Rent account, . . .	55 75
Loans on personal security, .	35,750 00		
Deposits in banks, on interest, .	22,942 99		
Expense account, . . .	404 73		
Cash on hand, . . .	2,304 48		
	\$603,049 28		\$603,049 28

Cash on Deposit in Banks, amount in each:—

First National Bank, Worcester,	\$8,381 80
City National Bank, Worcester,	4,353 39
Quinsigamond National Bank, Worcester,	10,207 80

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s, . . .	\$5,000	\$5,600 00	\$5,410 00
of Fitchburg, Mass., 4s, . . .	4,000	4,500 00	4,370 00
of Holyoke, Mass., 3½s, . . .	5,000	5,050 00	5,100 00
of Lynn, Mass., 4s, . . .	5,000	5,312 50	5,362 50
of Somerville, Mass., 4s, . . .	5,000	5,287 50	5,259 25
Town of Clinton, Mass., 3½s, . . .	5,000	5,081 50	5,081 50
of Watertown, Mass., 4s, . . .	5,000	5,175 00	5,200 00
	\$34,000	\$36,006 50	\$35,783 25

Bay State Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston, .	\$1,500	\$1,605 00	\$1,773 75
5	Boylston Nat'l Bank, Boston, .	500	525 00	652 50
10	Central National Bank, Boston, .	1,000	1,180 00	1,250 00
5	Continental N'l Bank, Boston, .	—	25 00	—
9	Eliot National Bank, Boston, .	900	1,350 00	1,172 25
7	Faneuil Hall N'l Bank, Boston, .	700	910 00	935 00
10	Merchants Nat'l Bank, Boston, .	1,000	1,750 00	1,538 75
10	N'l Bank of Commerce, Boston, .	1,000	1,260 00	1,112 50
10	National Bank of the Common-wealth, Boston, .	1,000	1,960 00	1,405 00
10	N'l B'k of Redemption, Boston, .	1,000	1,250 00	1,180 00
8	N'l B'k of the Republic, Boston, .	800	1,208 00	1,176 00
5	N'l Hide & Leather B'k, Boston, .	500	620 00	533 33
5	New England N'l B'k, Boston, .	500	720 00	752 50
10	Old Boston Nat'l Bank, Boston, .	1,000	990 00	1,115 00
1	Suffolk National Bank, Boston, .	100	115 00	115 25
3	Tremont National B'k, Boston, .	150	30 00	80 00
		\$11,650	\$15,498 00	\$14,791 83

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 3½s, . . .	\$10,000	\$10,275 00	\$10,487 50
Chic., Burlington & Quincy R.R. 7s, .	15,000	15,750 00	16,493 75
Chicago & Northwestern R.R. 7s, .	10,000	12,800 00	13,100 00
Eastern R.R. 6s,	13,000	14,462 50	14,722 00
Illinois Central R.R. 3½s,	5,000	5,050 00	5,093 75
New York & New England R.R. 7s, .	10,000	11,025 00	11,437 50
Old Colony R.R. 4s,	10,000	10,150 00	10,387 50
	\$73,000	\$79,512 50	\$81,722 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$5,000	\$5,800 00	\$5,600 00

Bay State Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,942 99 22,000 00	3 per cent. 4½ “	\$386,450 00 1,700 00	5 per cent. 5½ “	\$24,350 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,000 00
Assessed value of the same,	5,600 00
Number of loans which are of an amount not exceeding \$3,000 each,	80
Aggregate amount of the same,	139,600 00
Total number of loans upon real estate,	123
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	23,638 56
Times for the dividends fixed by the by-laws: March 1 and September 1; payable on March 15 and September 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,035 61 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 9,015 26 }	18,050 87
Number of accounts opened during the year ending Oct. 31, 1901,	461
Number of accounts closed during the year ending Oct. 31, 1901,	174
Total number of open accounts Oct. 31, 1901,	1,698
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,671 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	205,359 51
Number of same,	2,339
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	106,975 96
Number of same,	1,130
Date of examination by commissioner: June 18.	

BELMONT SAVINGS BANK — BELMONT.

Incorporated March 5, 1885. Present number of corporators, 48.

J. HENRY FLETCHER, *President.*WINTHROP L. CHENERY, *Treasurer.*THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. HENRY FLETCHER,

FREDERIC DODGE,

JOSEPH O. WELLINGTON,

JOHN KILBURN,

CHARLES W. WINN.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$33,150 00	Deposits, . . .	\$286,499 64
Bank stock, as per schedule, .	5,421 50	Guaranty fund, .	5,150 00
Railroad bonds, as per schedule, .	77,500 00	Interest account, .	3,411 22
Real estate by foreclosure, .	7,318 02	Profit and loss account, . . .	698 46
Loans on real estate, . . .	111,809 05		
Loans on personal security, .	48,725 00		
Deposits in bank, on interest, .	9,387 21		
Expense account, . . .	6 25		
Premium account, . . .	1,200 00		
Cash on hand, . . .	1,242 29		
	\$295,759 32		\$295,759 32

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, \$9,387 21

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 3½s, . .	\$4,150	\$4,170 75	\$4,150 00
of Brockton, Mass., 4s, . .	2,000	2,160 00	2,000 00
of Chicago, Ill., 4s, . . .	5,000	5,475 00	5,000 00
of Lynn, Mass., 4s, . . .	9,000	9,495 00	9,000 00
Town of Belmont, Mass., 4s, . .	3,000	3,300 00	3,000 00
of Melrose, Mass., 4s, . . .	3,000	3,405 00	3,000 00
of Peabody, Mass., 4s, . . .	2,000	2,250 00	2,000 00
of Sharon, Mass., 4s, . . .	4,000	4,060 00	4,000 00
of Winchester, Mass., 4s, . .	1,000	1,025 00	1,000 00
	\$33,150	\$35,340 75	\$33,150 00

Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
14	Blackstone Nat'l Bank, Boston,	\$322	\$70 00	\$222 00
24	Faneuil Hall N'l B'k, Boston, .	2,400	3,120 00	2,900 00
2	Freemans Nat'l Bank, Boston,	200	202 00	199 50
7	Nat'l Exchange Bank, Boston,	700	980 00	800 00
2	N'l Hide & Leather B'k, Boston,	200	248 00	200 00
2	Nat'l Webster Bank, Boston, .	200	208 00	200 00
5	South End Nat'l Bank, Boston,	500	375 00	500 00
4	Third National Bank, Boston, .	400	424 00	400 00
		\$4,922	\$5,627 00	\$5,421 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$4,000	\$4,230 00	\$4,000 00
Boston & Maine R.R. 4½s, . . .	3,000	3,795 00	3,000 00
Boyer Valley R.R. 3½s, . . .	5,000	5,100 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	5,075 00	5,000 00
Concord & Montreal R.R. 4s, . . .	9,000	9,900 00	9,000 00
Fitchburg R.R. 4s,	5,000	5,575 00	5,000 00
Illinois Central R.R. 3½s,	5,000	5,012 50	5,000 00
Maine Central R.R. 4s,	6,500	6,857 50	6,500 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
Maine Central and European & North American R.R. 4s, . . .	3,000	3,360 00	3,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,500 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,825 00	5,000 00
Old Colony R.R. 4s,	10,000	11,200 00	10,000 00
Upper Coos R.R. 4½s,	2,000	2,180 00	2,000 00
	\$77,500	\$84,110 00	\$77,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,387 21	2½ per cent.	\$5,000 00	4¾ per cent.	\$31,384 05	6 per cent.
5,000 00	4½ "	84,850 00	5 "	25 00	8 "
5,000 00	4½ "	29,275 00	5½ "		

Belmont Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$7,318 02
Assessed value of the same,	7,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 91	
Aggregate amount of the same,	116,034 05
Total number of loans upon real estate, 78	
Amount of investments from which no income is received,	2,642 13
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	12,088 12
Times for the dividends fixed by the by-laws: second Thursday in January and July; payable third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$4,307 34 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 4,455 53 }	8,762 87
Number of accounts opened during the year ending Oct. 31, 1901, . . . 117	
Number of accounts closed during the year ending Oct. 31, 1901, . . . 46	
Total number of open accounts Oct. 31, 1901, 987	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	741 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	57,864 80
Number of same, 987	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	38,626 74
Number of same, 340	
Date of examination by commissioner: January 23.	

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 20, 1871. Present number of corporators, 35.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr., CHARLES STEWART,
ELISHA B. CHAPMAN, GEORGE W. WIGGIN,
EDWARD H. SHERMAN, BRADLEY M. ROCKWOOD,
ADELBERT D. THAYER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$5,256 25	Deposits,	\$577,619 64
Bank stock, as per schedule, .	27,178 07	Guaranty fund, .	28,394 69
Loans on bank stock,	3,475 00	Interest account, .	8,301 12
Railroad bonds, as per schedule, .	161,375 00	Profit and loss account,	1,790 37
Loan on railroad stock,	11,000 00	Real estate income account,	92 81
Real estate by foreclosure,	25,656 17		
Loans on real estate,	163,640 00		
Loans on personal security,	194,014 90		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	6,273 81		
Deposits in banks, not on interest,	2,000 00		
Expense account,	606 47		
Tax account,	398 84		
Furniture account,	600 00		
Suspense account,	7,456 49		
Cash on hand,	1,267 63		
	\$616,198 63		\$616,198 63

Cash on Deposit in Banks, amount in each:—

Mercantile Trust Company, Boston,	\$51 34
National Bank of Redemption, Boston,	631 79
Franklin National Bank, Franklin,	7,590 68

Loans on Bank Stock, amount on each:—

40 shares Producers National Bank, Woonsocket, R. I.,	\$500 00
200 shares Hancock National Bank, Boston,	1,875 00
34 shares National Exchange Bank, Providence, R. I.,	1,100 00

Loan on Railroad Stock:—

98 shares Providence & Worcester Railroad,	\$11,000 00
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Benjamin Franklin Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Youngstown, Ohio, 5s, .	\$5,000	\$5,000 00	\$5,256 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian Nat'l Bank, Boston,	\$7	\$14 00	\$49 00
5	Continental Nat'l Bank, Boston,	—	25 00	—
70	Eliot National Bank, Boston, .	7,000	10,500 00	9,345 00
25	Howard Nat'l Bank, Boston, .	1,675	375 00	1,003 57
10	Market Nat'l Bank, Boston, .	780	130 00	180 00
27	N'l Bank of Commerce, Boston,	2,700	3,402 00	3,051 00
6	N'l Hide & Leather B'k, Boston,	600	744 00	652 50
10	National Revere Bank, Boston,	190	30 00	110 00
8	Shoe & Leather N'l B'k, Boston,	800	1,200 00	712 00
16	Tremont Nat'l Bank, Boston, .	800	160 00	335 00
23	Washington N'l Bank, Boston,	2,300	2,553 00	2,530 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,775 00	8,250 00
12	Wrentham N'l B'k, Wrentham,	840	840 00	960 00
		\$25,192	\$28,748 00	\$27,178 07

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$11,000 00	\$11,200 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,450 00
Boston & Maine R.R. 4½s, . . .	10,000	12,600 00	10,900 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,600 00	10,875 00
Chic., Burlington & Quincy R.R. 5s,	30,000	34,350 00	34,900 00
Fitchburg R.R. 4s,	20,000	22,200 00	21,325 00
Illinois Central R.R. 3½s,	5,000	5,050 00	5,112 50
Illinois Central R.R. 4s,	20,000	22,600 00	22,650 00
New York & New England R.R. 7s,	10,000	11,050 00	11,562 50
Rumford-Falls & Rangeley Lakes R.R. 5s,	10,000	12,000 00	11,700 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,700 00
	\$145,000	\$165,450 00	\$161,375 00

Benjamin Franklin Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,823 69	0 per cent.	\$35,000 00	4 $\frac{1}{4}$ per cent.	\$136,200 00	5 per cent.
6,273 81	2 “	61,000 00	4 $\frac{3}{8}$ “	11,100 00	5 $\frac{1}{2}$ “
16,000 00	4 “	10,000 00	4 $\frac{3}{4}$ “	105,006 21	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$25,656 17
Assessed value of the same,	30,295 00
Number of loans which are of an amount not exceeding \$3,000 each, 224	
Aggregate amount of the same,	136,729 90
Total number of loans upon real estate,	173
Amount of investments from which no income is received,	17,060 91
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	27,425 83
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on and after January 15 and July 15.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$9,349 82 } during the year ending Oct. 31, 1901, . . . { 1 $\frac{3}{4}$ per cent., 9,391 74 }	18,741 56
Number of accounts opened during the year ending Oct. 31, 1901,	276
Number of accounts closed during the year ending Oct. 31, 1901,	218
Total number of open accounts Oct. 31, 1901,	2,343
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,266 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	100,748 20
Number of same,	1,897
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	99,096 84
Number of same,	1,489
Date of examination by commissioner: February 4.	

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 44.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. SLOAN,

ROBERT W. ADAM,

LEVI A. STEVENS,

CHARLES W. KELLOGG,

ALEXANDER KENNEDY.

Open for business every business day, 9 A.M. to 3 P.M., except Saturdays, from May 1 to December 1; on those days, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$723,000 00	Deposits,	\$4,284,640 57
Bank stock, as per schedule, .	179,521 00	Guaranty fund, .	204,500 00
Loans on bank stock,	11,950 00	Profit and loss account,	12,795 29
Railroad bonds, as per schedule, .	748,937 50		
Boston Terminal Co. bonds, . .	125,000 00		
Real estate (for banking purposes),	171,000 00		
Real estate by foreclosure, . . .	2,575 00		
Loans on real estate,	2,183,705 00		
Loans on personal security, . . .	149,075 00		
Loans to counties, cities or towns (notes),	158,100 00		
Loans on depositors' books, . . .	175 00		
Deposits in banks, on interest, .	17,986 45		
Deposits in banks, not on interest, .	22,185 05		
Expense account,	3,287 15		
Cash on hand,	5,438 71		
	<u>\$4,501,935 86</u>		<u>\$4,501,935 86</u>

Cash on Deposit in Banks, amount in each : —

Agricultural National Bank, Pittsfield,	\$5,377 03
Pittsfield National Bank, Pittsfield,	7,826 10
Third National Bank, Pittsfield,	8,981 92
Berkshire Loan and Trust Co., Pittsfield,	17,986 45

Loans on Bank Stock, amount on each : —

40 shares Housatonic National Bank, Stockbridge,	\$2,300 00
9 shares Pittsfield National Bank, Pittsfield,	700 00
8 shares Pittsfield National Bank, Pittsfield,	800 00
20 shares Pittsfield National Bank, Pittsfield,	2,000 00

Berkshire County Savings Bank — Continued.

20 shares Third National Bank, Pittsfield,	\$1,500 00
8 shares Third National Bank, Pittsfield,	400 00
9 shares Berkshire Loan and Trust Co., Pittsfield,	900 00
2 shares Berkshire Loan and Trust Co., Pittsfield,	150 00
2 shares Pittsfield National Bank, Pittsfield,	700 00
5 shares Housatonic National Bank, Stockbridge,	
5 shares First National Bank, Adams,	400 00
13 shares First National Bank, Adams,	1,500 00
20 shares Williamstown National Bank, Williamstown,	
10 shares Williamstown National Bank, Williamstown,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$25,000	\$25,000 00	\$25,000 00
Massachusetts 3½s,	50,000	54,270 00	50,000 00
New Hampshire 6s,	2,000	2,110 00	2,000 00
City of Boston, Mass., 4s,	42,000	45,202 50	42,000 00
of Bridgeport, Conn., 3½s,	12,000	12,360 00	12,000 00
of Canton, Ohio, 3½s,	20,000	20,400 00	20,000 00
of Columbus, Ohio, 4s,	50,000	50,250 00	50,000 00*
of Dayton, Ohio, 4s,	70,000	71,050 00	70,000 00
of Grand Rapids, Mich., 4½s,	25,000	27,875 00	25,000 00
of Lowell, Mass., 4s,	50,000	51,445 00	50,000 00
of Lynn, Mass., 4s,	25,000	27,850 00	25,000 00
of Newton, Mass., 4s,	30,000	32,137 50	30,000 00
of Peoria, Ill., 4s,	15,000	15,450 00	15,000 00*
of Pittsfield, Mass., 4s,	45,000	47,025 00	45,000 00
of Taunton, Mass., 4s,	27,000	27,843 75	27,000 00
Town of Braintree, Mass., 4s,	25,000	27,750 00	25,000 00
of Gt. Barrington, Mass., 3½s,	82,000	83,896 25	82,000 00
of Marlborough, Mass., 4s,	75,000	79,875 00	75,000 00
of Spencer, Mass., 4s,	35,000	37,800 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,045 00	18,000 00
	\$723,000	\$757,635 00	\$723,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston,	\$4,500	\$5,490 00	\$4,500 00
109	Atlas National Bank, Boston,	10,900	11,663 00	10,900 00
27	Blackstone Nat'l B'k, Boston,	621	135 00	621 00
59	First National Bank, Boston,	5,900	10,325 00	5,900 00

Berkshire County Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	Merchants Nat'l B'k, Boston, .	\$12,500	\$21,875 00	\$12,500 00
60	N'l B'k of Commerce, Boston,	6,000	7,560 00	6,000 00
100	National Bank of the Commonwealth, Boston, .	10,000	19,600 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,100 00	10,000 00
16	N'l Hide & Leather B'k, Boston,	1,600	1,984 00	1,600 00
66	Nat'l Shawmut Bank, Boston, .	6,600	13,200 00	6,600 00
53	Nat'l Webster Bank, Boston, .	5,300	5,512 00	5,300 00
105	New England N'l B'k, Boston,	10,500	15,120 00	10,500 00
70	Second National Bank, Boston,	7,000	12,600 00	7,000 00
20	Shawmut Nat'l Bank, Boston, .	—	20 00	—
70	First National Bank, Chicopee,	7,000	9,100 00	7,000 00
24	Hadley Falls N'l B'k, Holyoke,	2,400	3,120 00	2,400 00
35	Lee National Bank, Lee, .	3,500	5,775 00	3,500 00
51	Adams N'l B'k, North Adams,	5,100	5,865 00	5,100 00
50	Agricultural N'l B'k, Pittsfield,	5,000	12,250 00	5,000 00
80	Berkshire Loan and Trust Co., Pittsfield, .	8,000	10,000 00	8,000 00
100	Pittsfield Nat'l B'k, Pittsfield, .	10,000	15,300 00	10,000 00
65	Third Nat'l Bank, Pittsfield, .	6,500	13,000 00	6,500 00
21	Agawam N'l B'k, Springfield,	2,100	2,100 00	2,100 00
50	Chapin Nat'l B'k, Springfield,	5,000	5,750 00	5,000 00
130	Chicopee N'l B'k, Springfield,	13,000	19,500 00	13,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,100 00	2,000 00
25	John Hancock National Bank, Springfield, .	2,500	2,500 00	2,500 00
50	Springfield N'l B'k, Springfield,	5,000	9,500 00	5,000 00
50	Springfield Safe Deposit and Trust Co., Springfield, .	5,000	7,500 00	5,000 00
10	Housatonic National Bank, Stockbridge, .	1,000	1,450 00	1,000 00
50	Taunton Safe Deposit and Trust Co., Taunton, .	5,000	5,000 00	5,000 00
		\$179,521	\$269,994 00	\$179,521 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$35,000	\$37,450 00	\$35,000 00
Boston & Lowell R.R. 4s, . .	50,000	56,650 00	50,000 00
Boston & Maine R.R. 4½s, . .	75,000	94,500 00	75,000 00
Boston, Winthrop & Shore R.R. 5s, .	20,000	21,200 00	20,000 00

Berkshire County Savings Bank — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$50,000	\$51,000 00	\$50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,375 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	40,250 00	35,000 00
Fitchburg R.R. 4s,	25,000	27,875 00	25,000 00
Grafton & Upton R.R. 4s, . . .	21,000	19,950 00	21,000 00
Illinois Central R.R. 3s,	75,000	67,500 00	67,937 50
Illinois Central R.R. 3½s, . . .	125,000	126,250 00	125,000 00
Maine Central R.R. 4s,	25,000	26,281 25	25,000 00
New York, New Haven & Hartford R.R. 3½s,	70,000	72,852 50	70,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	54,000 00	50,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	18,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	25,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,600 00	10,000 00
	\$756,000	\$803,233 75	\$748,937 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$125,000	\$145,000 00	\$125,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,986 45	2 per cent.	\$114,000 00	3½ per cent.	\$189,700 00	4½ per cent.
14,000 00	3½ “	150,800 00	4 “	2,044,505 00	5 “

Amount invested in real estate for banking purposes,	\$171,000 00
Estimated value of the same,	171,000 00
Assessed value of the same,	115,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	3,046 92
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,575 00
Assessed value of the same,	2,735 00

Berkshire County Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	716	
Aggregate amount of the same,		\$879,330 00
Total number of loans upon real estate,	874	
Amount of investments from which no income is received,		7,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		198,005 53
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.		
Rate and amount of each semi-annual dividend { $1\frac{1}{4}$ per cent., \$69,392 87 } during the year ending Oct. 31, 1901, { $1\frac{1}{4}$ per cent., 70,934 36 }		140,327 23
Number of accounts opened during the year ending Oct. 31, 1901,	1,803	
Number of accounts closed during the year ending Oct. 31, 1901,	1,396	
Total number of open accounts Oct. 31, 1901,	12,503	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		10,495 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		731,994 59
Number of same,	11,783	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		700,177 73
Number of same,	9,037	
Date of examination by commissioner: October 1.		

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 64.

ROBERT R. ENDICOTT, *President.*

CHARLES H. KILHAM, *Treasurer.*

CHARLES H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT,

SAMUEL J. FOSTER,

GEORGE BUTMAN,

ROLAND W. BOYDEN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,000 00	Deposits, . . .	\$2,389,771 63
Bank stock, as per schedule, .	138,823 00	Guaranty fund, .	93,000 00
Loans on bank stock, .	1,450 00	Interest account, .	2,892 77
Railroad bonds, as per schedule, .	490,625 00	Profit and loss account, . . .	8,764 53
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure, .	59,142 74		
Loans on real estate,	1,088,459 47		
Loans on personal security, .	605,004 19		
Loans to counties, cities or towns (notes),	15,000 00		
Loans on depositors' books, .	400 00		
Deposits in bank, on interest, .	9,812 60		
Deposits in bank, not on interest, .	8,485 22		
Expense account,	343 19		
Premium account,	17,787 11		
Miscellaneous stocks,*	17,975 83		
Cash on hand,	1,120 58		
	<u>\$2,494,428 93</u>		<u>\$2,494,428 93</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Beverly National Bank, Beverly,	\$8,485 22
National Shawmut Bank, Boston,	9,812 60

Loans on Bank Stock, amount on each:—

15 shares Beverly National Bank, Beverly,	} \$1,000 00
10 shares Gloucester Safe Deposit and Trust Company, Gloucester,	
6 shares First National Bank, Danvers,	250 00
2 shares Beverly National Bank, Beverly,	200 00

Beverly Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Terre Haute, Ind., 4s, . . .	\$20,000	\$20,475	\$20,000

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Boston, .	\$20,000	\$29,000 00	\$20,000 00
50	Atlas National Bank, Boston, .	5,000	5,350 00	5,000 00
66	Blackstone N'l Bank, Boston, .	1,518	330 00	1,518 00
100	Massachusetts N'l B'k, Boston,	10,000	11,200 00	15,000 00
50	Massachusetts Loan & Trust Company, Boston, . . .	5,000	5,250 00	5,000 00
20	Merchants N'l Bank, Boston,	2,000	3,500 00	2,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,600 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,000 00
100	National City Bank, Boston, .	—	500 00	—
30	Nat'l Exchange B'k, Boston, .	3,000	4,200 00	3,000 00
48	N'l Hide & Leather B'k, Boston,	4,800	5,952 00	4,800 00
124	Nat'l Shawmut Bank, Boston, .	12,400	24,800 00	18,600 00
50	Shawmut Nat'l Bank, Boston, .	—	50 00	—
50	Shoe & Leather N'l B'k, Boston,	5,000	7,500 00	5,000 00
25	Tremont Nat'l B'k, Boston, .	1,250	250 00	1,250 00
60	Winthrop Nat'l B'k, Boston, .	6,000	9,600 00	6,000 00
18	N'l Grand B'k, Marblehead, .	1,800	2,124 00	1,800 00
177	Asiatic Nat'l Bank, Salem, .	5,310	4,956 00	5,310 00
71	First Nat'l Bank, Salem, . .	7,100	4,260 00	7,100 00
67	Mercantile Nat'l B'k, Salem, .	6,700	6,834 00	6,700 00
87	Nat'l Exchange Bank, Salem,	3,045	435 00	3,045 00
60	Naumkeag N'l Bank, Salem, .	6,000	7,500 00	6,000 00
67	Salem National Bank, Salem, .	6,700	3,350 00	6,700 00
		\$127,623	\$155,791 00	\$138,823 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$10,000	\$11,100 00	\$10,000 00
Boston & Lowell R.R. 4s,	10,000	11,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	76,687 50	75,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,450 00	10,000 00
Chic., Burlington & Quincy R.R. 5s,	25,000	28,625 00	25,000 00

Beverly Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s, . . .	\$10,000	\$11,000 00	\$10,000 00
Erie & Pittsburgh R.R. 3½s, . . .	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	30,000	32,100 00	30,000 00
Fitchburg R.R. 4½s,	20,000	22,200 00	20,000 00
Illinois Central R.R. 3s,	25,000	22,500 00	22,625 00
Illinois Central R.R. 3½s,	79,000	79,790 00	79,000 00
Illinois Central R.R. 4s,	39,000	44,070 00	39,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,250 00	50,000 00
Old Colony R.R. 4s,	35,000	38,675 00	35,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	28,375 00	25,000 00
	\$493,000	\$525,072 50	\$490,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,812 60	2 per cent.	\$297,000 00	4½ per cent.	\$151,668 01	5½ per cent.
60,000 00	4 “	292,027 04	4½ “	229,702 00	6 “
50,000 00	4½ “	629,916 61	5 “		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	26,625 00
Net income received from same during year ending Oct. 31, 1901, . . .	830 66
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	59,142 74
Assessed value of the same,	48,350 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	535
Aggregate amount of the same,	544,652 47
Total number of loans upon real estate,	601
Amount of investments from which no income is received,	48,100 00
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1901,	106,751 47
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$40,358 46 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 40,436 68 }	80,795 14
Number of accounts opened during the year ending Oct. 31, 1901, . . .	777
Number of accounts closed during the year ending Oct. 31, 1901, . . .	610
Total number of open accounts Oct. 31, 1901,	6,615

Beverly Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$6,290 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	298,866 08
Number of same,	4,814
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	395,628 18
Number of same,	5,150
Date of examination by commissioner: April 12.	

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 51.

ALONZO H. EVANS, *President.*

JOSEPH C. HOLMES, *Treasurer.*

JOSEPH H. CANNELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS,

LEANDER BEAL,

SAMUEL A. CARLETON,

NATHANIEL J. RUST,

A. H. DAVENPORT,

WILLIAM R. DUPEE,

WILMOT R. EVANS.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, 3 to 5 and 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,578,770 00	Deposits,	\$27,575,919 37
Loans on public funds,	105,600 00	Guaranty fund, . .	1,369,581 05
Bank stock, as per schedule, .	416,400 00	Interest account, .	59,855 72
Loans on bank stock,	9,500 00	Profit and loss ac-	
Railroad bonds, as per schedule,	2,679,685 00	count,	734,125 30
Real estate (for banking pur-		Suspense account, .	5,307 19
poses),	195,000 00		
Loans on real estate,	11,751,431 29		
Loans on personal security, . .	8,349,400 00		
Loans to counties, cities or towns			
(notes),	467,750 00		
Deposits in banks, on interest, .	1,149,631 00		
Expense account,	692 90		
Real estate, rents and expenses,	4,310 83		
Cash on hand,	36,617 61		
	\$29,744,788 63		\$29,744,788 63

Cash on Deposit in Banks, amount in each : —

Central National Bank, Boston,	\$16,816 60
Commercial National Bank, Boston,	25,346 04
Eliot National Bank, Boston,	27,709 24
Faneuil Hall National Bank, Boston,	53,381 98
Mechanics National Bank, Boston,	5,748 79
National Bank of the Commonwealth, Boston,	133,739 53
National Security Bank, Boston,	109,169 70
National Shawmut Bank, Boston,	121,138 76
Second National Bank, Boston,	442,003 87

Boston Five Cents Savings Bank — Continued.

Winthrop National Bank, Boston,	\$124,576 49
Pocasset National Bank, Fall River,	30,000 00
National Union Bank, Fall River,	20,000 00
First National Bank, Malden,	25,000 00
Pyncheon National Bank, Springfield,	15,000 00

Loans on Public Funds, amount on each:—

\$2,000 United States 4s,	\$2,000 00
2,000 City of Boston, Mass., 5s,	1,600 00
2,000 Town of Winthrop, Mass., 5s,	2,000 00
100,000 Massachusetts 3½s,	100,000 00

Loans on Bank Stock, amount on each:—

62 shares National Security Bank, Boston,	\$4,000 00
70 shares Atlas National Bank, Boston,	5,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$148,000	\$160,475 00	\$148,000 00
County of Middlesex, Mass., 4s,	80,000	84,000 00	80,000 00
City of Biddeford, Me., 4s,	50,000	51,000 00	50,000 00*
of Boston, Mass., 3½s,	870,000	907,350 00	870,000 00
of Boston, Mass., 4s,	459,000	500,160 00	459,000 00
of Boston, Mass., 5s,	81,270	81,676 35	81,270 00
of Brockton, Mass., 4s,	130,500	139,403 75	130,500 00
of Chelsea, Mass., 4s,	26,000	26,910 00	26,000 00
of Chicago, Ill., 4s,	223,000	243,422 50	223,000 00
of Columbus, Ohio, 4s,	20,000	20,100 00	20,000 00*
of Detroit, Mich., 7s,	21,000	22,837 50	21,000 00
of East Saginaw, Mich., 5s,	8,000	8,320 00	8,000 00
of Fall River, Mass., 3½s,	120,000	122,400 00	120,000 00
of Fall River, Mass., 4s,	365,000	388,100 00	365,000 00
of Haverhill, Mass., 4s,	126,000	132,060 00	126,000 00
of Indianapolis, Ind., 4s,	248,000	275,280 00	248,000 00
of Kansas City, Mo., 4½s,	100,000	113,000 00	100,000 00
of Keene, N. H., 4s,	23,000	23,115 00	23,000 00
of Lynn, Mass., 4s,	211,000	217,915 00	211,000 00
of Malden, Mass., 4s,	10,000	10,350 00	10,000 00
of Milwaukee, Wis., 3½s,	193,000	195,895 00	193,000 00
of Milwaukee, Wis., 4s,	17,000	17,170 00	17,000 00
of Milwaukee, Wis., 5s,	196,000	212,660 00	196,000 00
of New York, N. Y., 3½s,	100,000	105,500 00	100,000 00*
of Northampton, Mass., 4s,	23,000	24,322 50	23,000 00
of Quincy, Mass., 4s,	33,000	34,237 50	33,000 00
of Salem, Mass., 5s,	100,000	103,500 00	100,000 00
of Somerville, Mass., 4s,	269,000	288,502 50	269,000 00
of South Norwalk, Conn., 4s,	29,000	29,145 00	29,000 00
Town of Beverly, Mass., 4s,	21,000	22,260 00	21,000 00
of Danvers, Mass., 5s,	49,000	50,592 50	49,000 00

* Legal investments when made.

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Melrose, Mass., 4s, . . .	\$40,000	\$44,900 00	\$40,000 00
of Spencer, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Walpole, Mass., 4s, . . .	20,000	20,200 00	20,000 00
of Weymouth, Mass., 4s, . . .	50,000	51,750 00	50,000 00
of No. Attleborough, Mass. (Fire Dist.), 4s, . . .	72,000	75,600 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s, . . .	42,000	44,415 00	42,000 00
	\$4,578,770	\$4,853,925 10	\$4,578,770 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$26,750 00	\$25,000 00
274	Blackstone N'l Bank, Boston, .	6,302	1,370 00	—
130	Boylston Nat'l Bank, Boston, .	13,000	13,650 00	13,000 00
250	First National Bank, Boston, .	25,000	43,750 00	25,000 00
62	Freemans Nat'l Bank, Boston, .	6,200	6,262 00	6,200 00
47	Merchants Nat'l Bank, Boston, .	4,700	8,225 00	4,700 00
168	N'l B'k of Commerce, Boston, .	16,800	21,168 00	16,800 00
280	National Bank of the Com- monwealth, Boston, . . .	28,000	54,880 00	28,000 00
108	N'l B'k of Redemption, Boston, .	10,800	13,500 00	10,800 00
150	N'l B'k of the Republic, Boston, .	15,000	22,650 00	15,000 00
202	National City Bank, Boston, .	—	1,010 00	—
101	Nat'l Exchange Bank, Boston, .	10,100	14,140 00	10,100 00
216	N'l Hide & Leather B'k, Boston, .	21,600	26,784 00	21,600 00
200	Nat'l Rockland Bank, Boston, .	20,000	25,600 00	20,000 00
500	Nat'l Shawmut Bank, Boston, .	50,000	100,000 00	50,000 00
50	National Union Bank, Boston, .	5,000	7,550 00	5,000 00
96	Nat'l Webster Bank, Boston, .	9,600	9,984 00	9,600 00
515	Second National Bank, Boston, .	51,500	92,700 00	51,500 00
216	Shawmut Nat'l Bank, Boston, .	—	216 00	—
161	State National Bank, Boston, .	16,100	17,871 00	16,100 00
150	Suffolk National Bank, Boston, .	15,000	17,250 00	15,000 00
35	Third National Bank, Boston, .	3,500	3,710 00	3,500 00
150	Tremont Nat'l Bank, Boston, .	7,500	1,500 00	1,500 00
150	Washington N'l Bank, Boston, .	15,000	16,650 00	15,000 00
380	Winthrop Nat'l Bank, Boston, .	38,000	60,800 00	38,000 00
50	First Nat'l Bank, Marlborough, .	5,000	6,000 00	5,000 00
100	Third Nat'l Bank, Springfield, .	10,000	22,000 00	10,000 00
		\$428,702	\$635,970 00	\$416,400 00

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$300,000	\$300,000 00	\$300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,720 00	6,000 00
Boston & Lowell R.R. 4s,	95,000	102,600 00	95,000 00
Boston & Maine R.R. 4s,	300,000	345,000 00	300,000 00
Boston & Maine R.R. 4½s,	50,000	63,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	252,000	262,080 00	252,000 00
Chic., Burlington & Quincy R.R. 7s,	18,000	18,990 00	18,000 00
Eastern R.R. 6s,	69,685	77,698 78	69,685 00
Fitchburg R.R. 4s,	25,000	27,750 00	25,000 00
Illinois Central R.R. 3½s,	200,000	202,000 00	200,000 00
Manchester & Lawrence R.R. 4s, . .	174,000	189,660 00	174,000 00
New York & New England R.R. 6s,	290,000	311,750 00	290,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	104,500 00	100,000 00
Old Colony R.R. 4s,	800,000	884,000 00	800,000 00
	\$2,679,685	\$2,895,748 78	\$2,679,685 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	0 per cent.	\$2,953,500 00	3¾ per cent.	\$375,350 00	4¾ per cent.
1,053,882 21	2 “	258,500 00	3¾ “	1,543,041 29	5 “
30,748 79	2½ “	8,345,900 00	4 “	9,600 00	5½ “
100,000 00	3¾ “	675,000 00	4½ “	104,650 00	5½ “
40,000 00	3¾ “	2,554,900 00	4½ “	144,600 00	5½ “
1,716,500 00	3½ “	121,000 00	4½ “	39,290 00	6 “
100,000 00	3½ “	1,520,150 00	4½ “	2,000 00	6¼ “
115,000 00	3½ “	13,000 00	4½ “	1,700 00	6½ “

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	320,000 00
Net income received from same during year ending Oct. 31, 1901, . .	524 18
Number of loans which are of an amount not exceeding \$3,000 each, .	433
Aggregate amount of the same,	800,931 29
Total number of loans upon real estate,	900
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	1,200,226 90
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$436,787 62 } during the year ending Oct. 31, 1901, . . { 1¾ per cent., 442,849 01 }	879,636 63

Boston Five Cents Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1901,	18,158	
Number of accounts closed during the year ending Oct. 31, 1901,	11,111	
Total number of open accounts Oct. 31, 1901,	172,427	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		\$67,877 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		6,348,577 88
Number of same,	166,275	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		6,374,555 72
Number of same,	123,099	
Date of examination by commissioner: October 28 and 29.		

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated March 9, 1861. Present number of corporators, 84.

JOHN REYNOLDS, *President.*

WILLIAM H. DURKEE, *Treasurer.*

LOUIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS N. HART,

LEWIS F. PERRY,

JOHN REYNOLDS,

WILLIAM A. RUST,

ALBERT H. HIGGINS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	\$100,000 00	Deposits,	\$2,778,207 98
Real estate (for banking purposes),	125,000 00	Guaranty fund, . .	92,200 00
Loans on real estate,	1,833,900 00	Interest account, .	40,094 75
Loans on personal security, . .	773,800 00		
Deposits in banks, on interest, .	70,564 88		
Expense account,	860 01		
Cash on hand,	6,377 84		
	\$2,910,502 73		\$2,910,502 73

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$22,981 50
Shoe and Leather National Bank, Boston,	47,583 38

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$50,000	\$51,500 00	\$50,000 00
Illinois Central R.R. 3½s,	50,000	51,000 00	50,000 00
	\$100,000	\$102,500 00	\$100,000 00

Boston Penny Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,981 50	2 per cent.	\$366,700 00	4½ per cent.	\$1,627,000 00	5 per cent.
47,583 38	2½ “	110,000 00	4¾ “	15,100 00	5½ “
150,000 00	4 “	25,000 00	4⅞ “	10,900 00	6 “
303,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$125,000 00
Estimated value of the same,	125,000 00
Assessed value of the same,	80,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	3,924 35
Number of loans which are of an amount not exceeding \$3,000 each, 116	
Aggregate amount of the same,	215,070 00
Total number of loans upon real estate,	333
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	138,341 16
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable the day following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$48,275 08 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 50,350 73 }	98,625 81
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,425
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,892
Total number of open accounts Oct. 31, 1901,	10,637
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	10,900 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	721,995 96
Number of same,	16,828
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	600,755 50
Number of same,	10,995
Date of examination by commissioner: March 12.	

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 36.

BENJAMIN F. DYER, *President.*C. HARRISON HOBART, *Treasurer.*C. HARRISON HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJAMIN F. DYER,

L. B. HOLLIS,

N. H. HUNT.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$23,000 00	Deposits,	\$335,391 57
Bank stock, as per schedule, .	24,330 00	Guaranty fund, .	10,533 76
Railroad bonds, as per schedule, .	78,000 00	Interest account, .	7,003 56
Boston Terminal Co. bonds, .	20,000 00	Profit and loss account,	3,076 78
Loans on real estate,	169,344 00		
Loans on personal security, .	31,000 00		
Deposit in bank, on interest, .	8,718 36		
Expense account,	63 48		
Premium account,	1,290 00		
Cash on hand,	259 83		
	\$356,005 67		\$356,005 67

Cash on Deposit in Bank:—

National Shawmut Bank, Boston, \$8,718 36

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,550 00	\$5,000 00
City of Boston, Mass., 4s, . . .	5,000	5,475 00	5,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,650 00	5,000 00
of Worcester, Mass., 4½s, . . .	2,000	2,080 00	2,000 00
Town of Braintree, Mass., 4s, . .	5,000	5,575 00	5,000 00
of Chatham, Mass., 4½s, . . .	1,000	1,007 50	1,000 00
	\$23,000	\$25,337 50	\$23,000 00

Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	\$460	\$100 00	\$60 00
23	Central National Bank, Boston,	2,300	2,714 00	2,300 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,515 00	1,500 00
20	Manufacturers N'l B'k, Boston,	—	60 00	—
7	Merchants Nat'l Bank, Boston,	700	1,225 00	700 00
28	Mt. Vernon N'l Bank, Boston,	2,800	2,716 00	2,800 00
8	Nat'l Exchange Bank, Boston,	800	1,120 00	800 00
6	N'l Hide & Leather B'k, Boston,	600	744 00	600 00
36	Nat'l Shawmut Bank, Boston,	3,600	7,200 00	5,400 00
45	Shawmut Nat'l Bank, Boston,	—	45 00	—
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,500 00
15	State National Bank, Boston, .	1,500	1,665 00	1,500 00
17	Tremont Nat'l Bank, Boston, .	850	170 00	170 00
8	Winthrop Nat'l Bank, Boston,	800	1,280 00	800 00
25	Brockton Nat'l Bank, Brockton,	2,500	2,950 00	2,500 00
16	Union Market National Bank, Watertown,	1,600	2,160 00	1,600 00
11	Union Nat'l Bank, Weymouth,	1,100	858 00	1,100 00
		\$23,610	\$30,272 00	\$24,330 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Concord & Montreal R.R. 6s,	\$5,000	\$6,000 00	\$5,000 00
Boston & Maine R.R. 4s,	5,000	5,730 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	3,000	3,060 00	3,000 00
Concord & Montreal R.R. 4s, . . .	1,000	1,095 00	1,000 00
Fitchburg R.R. 4s,	8,000	8,650 00	8,000 00
Fitchburg R.R. 5s,	1,000	1,092 50	1,000 00
Illinois Central R.R. 3½s,	5,000	5,050 00	5,000 00
Maine Central R.R. 4s,	2,000	2,110 00	2,000 00
Maine Central R.R. 4½s,	3,000	3,300 00	3,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,375 00	5,000 00*
N. Y. & N. E. R.R. (terminal), 4s, .	5,000	6,050 00	5,000 00
Old Colony R.R. 4s,	10,000	11,350 00	10,000 00
Penobscot Shore Line R.R. 4s, . . .	5,000	5,475 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,087 50	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,600 00	5,000 00
	\$78,000	\$86,875 00	\$78,000 00

* A legal investment when made.

Braintree Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,718 36	2 per cent.	\$105,715 00	5 per cent.	\$60,729 00	6 per cent.
20,000 00	4 “	2,500 00	5½ “	1,400 00	7 “
10,000 00	4¾ “				

Number of loans which are of an amount not exceeding \$3,000 each,	159	
Aggregate amount of the same,		\$154,544 00
Total number of loans upon real estate,	153	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		16,091 23
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$5,648 48 } during the year ending Oct. 31, 1901, { 2 per cent., 6,023 97 }		11,672 45
Number of accounts opened during the year ending Oct. 31, 1901,	219	
Number of accounts closed during the year ending Oct. 31, 1901,	162	
Total number of open accounts Oct. 31, 1901,	1,092	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes,)		870 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		91,685 36
Number of same,	1,418	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		64,030 37
Number of same,	990	
Date of examination by commissioner: January 17.		

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 21.

LAFAYETTE KEITH, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL P. GATES,

PAUL O. CLARK,

GUSTAVUS J. LOWE,

JOHN H. FAIRBANKS,

EDWARD A. HEWITT.

Open for business every business day, 8 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$66,000 00	Deposits,	\$664,619 03
Bank stock, as per schedule, .	51,816 75	Guaranty fund, . .	33,800 00
Loans on bank stock,	200 00	Interest account, .	4,596 27
Railroad bonds, as per schedule,	140,375 00	Profit and loss account,	1,561 69
Boston Terminal Co. bonds, . .	5,000 00	Suspense account, .	56 00
Real estate (for banking purposes),	5,450 00		
Real estate by foreclosure, . .	13,200 00		
Loans on real estate,	343,189 79		
Loans on personal security, . .	76,223 91		
Loans on depositors' books, . .	285 00		
Deposit in bank, not on interest,	811 73		
Expense account,	694 05		
Cash on hand,	1,386 76		
	\$704,632 99		\$704,632 99

Cash on Deposit in Bank:—

First National Bank, Boston, \$811 73

Loans on Bank Stock, amount on each:—

1 share Wachusett National Bank, Fitchburg, \$100 00

3 shares First National Bank, Boston, 100 00

Bridgewater Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$10,000	\$11,875 00	\$10,000 00
of Boston, Mass., 5s, . .	5,000	5,337 50	5,000 00
of Canton, Ohio, 5s, . .	5,000	5,212 50	5,000 00
of Chicago, Ill., 4s, . .	5,000	5,487 50	5,000 00
of Cleveland, Ohio, 5s, . .	5,000	5,025 00	5,000 00*
of Dayton, Ohio, 5s, . .	5,000	5,787 50	5,000 00
of Kansas City, Mo., 4½s, . .	5,000	5,675 00	5,000 00
of Lewiston, Me., 5s, . .	5,000	6,075 00	5,000 00
of Milwaukee, Wis., 5s, . .	15,000	16,837 50	15,000 00
of Saginaw, Mich., 5s, . .	1,000	1,030 00	1,000 00
of Springfield, Ohio, 5s, . .	5,000	5,837 50	5,000 00
	\$66,000	\$74,180 00	\$66,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l B'k, Abington, .	\$1,300	\$1,326 00	1,300 00
50	Blackstone N'l B'k, Boston, .	1,150	250 00	1,150 00
44	Boylston Nat'l Bank, Boston, .	4,400	4,620 00	5,546 75
10	Faneuil Hall N'l B'k, Boston, .	1,000	1,300 00	1,000 00
40	Fourth Nat'l Bank, Boston, .	4,000	5,000 00	4,000 00
20	Freemans Nat'l B'k, Boston, .	2,000	2,020 00	2,000 00
10	Merchants N'l Bank, Boston, .	1,000	1,750 00	1,000 00
30	N'l B'k of Redemption, Boston, .	3,000	3,750 00	3,000 00
20	Nat'l Rockland Bank, Boston, .	2,000	2,560 00	2,770 00
6	Nat'l Security Bank, Boston, .	600	1,500 00	600 00
69	Nat'l Shawmut Bank, Boston, .	6,900	13,800 00	10,350 00
24	Shawmut Nat'l Bank, Boston, .	—	24 00	—
10	South End Nat'l B'k, Boston, .	1,000	750 00	1,000 00
30	State National Bank, Boston, .	3,000	3,330 00	3,000 00
10	Washington Nat'l B'k, Boston, .	1,000	1,110 00	1,000 00
30	Brockton N'l Bank, Brockton, .	3,000	3,540 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l B'k, Milton, .	2,500	2,950 00	2,500 00
8	Plymouth N'l B'k, Plymouth, .	800	840 00	800 00
36	Bristol Co. N'l B'k, Taunton, .	3,600	4,320 00	3,600 00
20	Taunton Safe Deposit & Trust Company, Taunton, . . .	2,000	2,000 00	2,000 00
		\$46,450	\$60,590 00	\$51,816 75

Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	\$5,000	\$5,500 00	\$5,000 00
Boston & Maine R.R. 4½s,	10,000	12,600 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	15,000	17,400 00	15,975 00
Fitchburg R.R. 4s,	5,000	5,075 00	5,000 00
Fitchburg R.R. 4½s,	5,000	5,550 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,450 00	5,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
Illinois Central R.R. 4s,	15,000	17,100 00	15,000 00
Illinois Central R.R. 5s,	5,000	5,500 00	5,000 00
Mahoning Coal R.R. 5s,	5,000	6,500 00	6,537 50
Maine Central R.R. 7s,	20,000	26,000 00	20,000 00
New York & New England R.R. 6s, Old Colony R.R. 4s,	5,000 10,000	5,375 00 11,350 00	5,000 00 10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,650 00	7,862 50
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
	\$135,000	\$160,200 00	\$140,375 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$5,000	\$5,800 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amontt.	Rate.	Amount.	Rate.	Amount.	Rate.
\$265 79 4,000 00	0 per cent. 4 “	\$31,000 00 246,125 00	4½ per cent. 5 “	\$3,500 00 135,007 91	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Net income received from same during year ending Oct. 31, 1901,	109 90
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	13,200 00
Assessed value of same,	8,150 00

Bridgewater Savings Bank — Concluded.

Net income received from same during year ending Oct. 31, 1901, . . .	\$561 51
Number of loans which are of an amount not exceeding \$3,000 each, 247	
Aggregate amount of the same,	222,098 70
Total number of loans upon real estate,	238
Amount of investments from which no income is received,	18,265 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	33,003 24
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$11,112 99 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 11,092 31 }	22,205 30
Number of accounts opened during the year ending Oct. 31, 1901, . . .	279
Number of accounts closed during the year ending Oct. 31, 1901, . . .	215
Total number of open accounts Oct. 31, 1901,	2,159
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,573 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	125,419 69
Number of same,	1,952
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	143,158 99
Number of same,	1,827
Date of examination by commissioner: May 21.	

BRIGHTON FIVE CENTS SAVINGS BANK — (Ward 25) BOSTON.

Incorporated March 28, 1861. Present number of corporators, 78.

N. WARREN SANBORN, *President.*

GEORGE E. BROCK, *Treasurer.*

GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. WARREN SANBORN,

BENJAMIN M. FISKE,

WEBSTER F. WARREN,

FRANK G. NEWHALL,

GRANVILLE A. FULLER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$133,200 00	Deposits, . . .	\$1,173,451 18
Bank stock, as per schedule, .	21,369 00	Guaranty fund, .	27,600 00
Railroad bonds, as per schedule, .	323,219 50	Interest account, .	18,495 00
Boston Terminal Co. bonds, .	20,000 00	Profit and loss account, . . .	4,194 16
Real estate (for banking purposes),	7,000 00	Due on mortgage loans,	10,354 28
Real estate by foreclosure, .	4,827 90	Rent account, . .	25 32
Loans on real estate,	635,755 00		
Loans on personal security, .	60,600 00		
Deposit in bank, on interest, .	22,910 37		
Expense account,	1,101 31		
Suspense account,	226 00		
Furniture and fixtures, . . .	500 00		
Cash on hand,	3,410 86		
	<hr/> \$1,234,119 94		<hr/> \$1,234,119 94

Cash on Deposit in Bank:—

National Market Bank of Brighton, Boston, \$22,910 37

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,500 00	\$5,000 00
City of Belfast, Me., 4s, . . .	10,000	10,950 00	10,000 00
of Boston, Mass., 4s, . . .	5,000	5,575 00	5,000 00
of Bridgeport, Conn., 4s, .	5,000	5,600 00	5,000 00
of Brockton, Mass., 4s, . .	5,000	5,305 00	5,000 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Central Falls, R. I., 4s, .	\$5,000	\$5,325 00	\$5,000 00
of Chelsea, Mass., 4s, . . .	2,000	2,120 00	2,000 00
of Chicago, Ill., 4s, . . .	10,000	10,975 00	10,000 00
of Chicopee, Mass., 4s, . . .	5,000	5,535 00	5,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,075 00	3,000 00*
of Dayton, Ohio, 4s, . . .	5,000	5,012 50	5,050 00
of Everett, Mass., 4s, . . .	5,000	5,587 50	5,000 00
of Kansas City, Mo., 4½s, . .	25,000	28,250 00	25,000 00
of Lynn, Mass., 4s, . . .	6,000	6,210 00	6,000 00
of Newton, Mass., 4s, . . .	10,000	11,650 00	10,000 00
of Saginaw, Mich., 5s, . . .	2,400	2,412 00	2,400 00
of St. Joseph, Mo., 3½s, . .	20,000	20,400 00	20,750 00
Town of Winchester, Mass., 4s, .	4,000	4,370 00	4,000 00
	\$132,400	\$143,852 00	\$133,200 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone N'l Bank, Boston, .	\$184	\$40 00	\$184 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,260 00	1,200 00
5	Central Nat'l Bank, Boston, .	500	590 00	500 00
15	Eliot National Bank, Boston, .	1,500	2,250 00	1,500 00
14	Freemans Nat'l Bank, Boston, .	1,400	1,414 00	1,400 00
25	Lincoln Nat'l Bank, Boston, .	250	75 00	250 00
10	Merchants Nat'l Bank, Boston, .	1,000	1,750 00	1,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	3,000 00	3,000 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,240 00	1,000 00
30	N'l Market Bank of Brighton, Boston,	3,000	3,000 00	3,000 00
13	Natl Webster Bank, Boston, .	1,300	1,352 00	1,300 00
18	Old Boston N'l Bank, Boston, .	1,800	1,782 00	1,800 00
21	Shawmut Nat'l Bank, Boston, .	—	21 00	—
13	Shoe & Leather N'l B'k, Boston, .	1,300	1,950 00	1,300 00
10	State National Bank, Boston, .	1,000	1,110 00	1,000 00
6	Suffolk National Bank, Boston, .	600	690 00	600 00
10	Third National Bank, Boston, .	1,000	1,060 00	835 00
12	Tremont Nat'l Bank, Boston, .	600	120 00	600 00
5	First National Bank, Lynn, .	500	550 00	500 00
4	Union Market National Bank, Watertown,	400	540 00	400 00
		\$21,534	\$23,794 00	\$21,369 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,700 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	30,000	32,370 00	30,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,980 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,180 00	3,000 00
Chic., Burlington & Quincy R.R. 3½s,	35,000	35,700 00	35,137 50
Chic., Burlington & Quincy R.R. 4s,	10,000	10,950 00	11,075 00
Concord & Montreal R.R. 4s, . .	10,000	10,900 00	9,997 50
Fitchburg R.R. 4s,	32,000	35,180 00	33,482 50
Fitchburg R.R. 4½s,	4,000	4,440 00	4,000 00
Fitchburg R.R. 5s,	5,000	5,450 00	5,000 00
Illinois Central R.R. 3½s, . . .	10,000	10,100 00	9,962 50
Illinois Central R.R. 4s, . . .	20,000	22,800 00	22,650 00
Maine Central R.R. 4s,	16,000	16,800 00	16,000 00
Maine Central R.R. 5s,	1,500	1,710 00	1,500 00
Maine Central R.R. 7s,	6,000	7,800 00	6,000 00
Maine Central and European & North American R.R. 4s, . . .	10,000	11,150 00	10,000 00
Menominee Extension R.R. 7s, . .	500	642 50	647 50
New York Central R.R. 7s, . . .	5,000	5,200 00	5,000 00
New York & New England R.R. 7s,	8,000	8,840 00	8,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,900 00	21,050 00
Old Colony R.R. 4s,	9,000	10,065 00	9,000 00
Penobscot Shore Line R.R. 4s, . .	20,000	21,400 00	22,050 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,300 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Troy & Boston R.R. 7s,	10,000	15,300 00	15,542 00
Winona & St. Peters R.R. 7s, . .	5,000	6,975 00	7,125 00
	\$307,000	\$342,132 50	\$323,219 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,200 00	\$20,000 00

Brighton Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,910 37	2 per cent.	\$10,000 00	4 $\frac{3}{4}$ per cent.	\$37,550 00	5 $\frac{1}{2}$ per cent.
15,000 00	3 $\frac{3}{4}$ “	525,900 00	5 “	87,905 00	6 “
20,000 00	4 $\frac{1}{2}$ “				

Amount invested in real estate for banking purposes,	\$7,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,400 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,827 90
Assessed value of the same,	8,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 189	
Aggregate amount of the same,	287,455 00
Total number of loans upon real estate, 253	
Amount of investments from which no income is received,	9,534 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	51,200 23
Times for the dividends fixed by the by-laws: first Saturday in January and July; payable the following Monday.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{4}$ per cent., \$17,313 91 } during the year ending Oct. 31, 1901, { 1 $\frac{3}{4}$ per cent., 18,555 81 }	35,869 72
Number of accounts opened during the year ending Oct. 31, 1901,	724
Number of accounts closed during the year ending Oct. 31, 1901,	446
Total number of open accounts Oct. 31, 1901,	4,672
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,898 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	279,067 91
Number of same,	5,816
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	195,201 81
Number of same,	3,237
Date of examination by commissioner: January 17.	

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 71.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH E. WILBAR,

WILLIAM H. FOX,

SILAS D. PRESBRY,

ZACHEUS SHERMAN,

EZRA DAVOL.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,073,000 00	Deposits,	\$4,980,449 30
Bank stock, as per schedule, .	245,200 00	Guaranty fund, .	250,000 00
Loans on bank stock,	6,050 00	Interest account, .	23,711 72
Railroad bonds, as per schedule, .	\$20,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	200,000 00	count,	6,584 64
Real estate (for banking pur-			
poses),	25,000 00		
Loans on real estate,	1,227,995 00		
Loans on personal security, .	1,394,050 00		
Loans to counties, cities or towns			
(notes),	98,400 00		
Deposits in banks, on interest, .	168,085 65		
Expense account,	625 89		
Cash on hand,	2,339 12		
	\$5,260,745 66		\$5,260,745 66

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$84,208 47
National Exchange Bank, Boston,	25,264 42
Pynchon National Bank, Springfield,	19,953 42
Bristol County National Bank, Taunton,	38,659 34

Loans on Bank Stock, amount on each : —

50 shares Taunton National Bank, Taunton,	\$5,000 00
7 shares Taunton National Bank, Taunton,	400 00
10 shares Taunton National Bank, Taunton,	650 00

Bristol County Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s.	\$50,000	\$54,750 00	\$50,000 00
City of Brockton, Mass., 4s.	30,000	32,300 00	30,000 00
of Brockton, Mass., 5s.	5,000	5,625 00	5,000 00
of Chelsea, Mass., 4s.	50,000	53,250 00	50,000 00
of Chicago, Ill., 4s.	100,000	106,000 00	100,000 00
of Cleveland, Ohio, 4s.	30,000	30,075 00	30,000 00*
of Columbus, Ohio, 4s.	50,000	51,450 00	50,000 00*
of Dayton, Ohio, 4s.	20,000	20,250 00	20,000 00
of Detroit, Mich., 4s.	50,000	55,750 00	50,000 00
of Gloucester, Mass., 4s.	25,000	26,000 00	25,000 00
of Haverhill, Mass., 4s.	50,000	56,125 00	50,000 00
of Holyoke, Mass., 4s.	50,000	53,000 00	50,000 00
of Kansas City, Mo., 4s.	25,000	26,125 00	25,000 00
of Kansas City, Mo., 4½s.	25,000	28,250 00	25,000 00
of Lynn, Mass., 4s.	20,000	20,550 00	20,000 00
of Malden, Mass., 4s.	50,000	52,750 00	50,000 00
of Manchester, N. H., 4s.	25,000	26,875 00	25,000 00
of Minneapolis, Minn., 4s.	25,000	27,187 50	25,000 00
of New Bedford, Mass., 3½s.	15,000	15,600 00	15,000 00
of New Bedford, Mass., 4s.	35,000	39,725 00	35,000 00
of New London, Conn., 4s.	30,000	32,700 00	30,000 00
of Newport, R. I., 4s.	10,000	10,225 00	10,000 00
of Newton, Mass., 4s.	50,000	55,375 00	50,000 00
of Pawtucket, R. I., 4s.	20,000	20,900 00	20,000 00*
of Providence, R. I., 5s.	23,000	24,840 00	23,000 00
of Somerville, Mass., 4s.	20,000	20,575 00	20,000 00
of Springfield, Ohio, 4½s.	20,000	22,307 50	20,000 00
of Taunton, Mass., 4s.	50,000	55,125 00	50,000 00
of Woonsocket, R. I., 4s.	50,000	53,700 00	50,000 00*
Town of Cranston, R. I., 4s.	50,000	54,562 50	50,000 00
of Rockland, Mass., 4s.	20,000	21,300 00	20,000 00
	\$1,073,000	\$1,153,247 50	\$1,073,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$12,200 00	\$10,000 00
100	Atlas National Bank, Boston,	10,000	10,700 00	10,000 00
50	Boylston Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
25	Eliot National Bank, Boston,	2,500	3,750 00	2,500 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,000 00	10,000 00

Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$17,500 00	\$10,000 00
31	Freemans Nat'l Bank, Boston,	3,100	3,131 00	3,100 00
150	Merchants N'l Bank, Boston, .	15,000	26,250 00	15,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	4,850 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	12,600 00	10,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,750 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,100 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	14,000 00	10,000 00
66	N'l Hide & Leather B'k, Boston,	6,600	8,184 00	6,600 00
50	Nat'l Rockland Bank, Boston, .	5,000	6,400 00	5,000 00
100	National Union Bank, Boston,	10,000	15,100 00	10,000 00
100	Peoples Nat'l Bank, Boston, .	10,000	11,500 00	10,000 00
100	Second National Bank, Boston,	10,000	18,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston, .	—	50 00	—
100	State National Bank, Boston, .	10,000	11,100 00	10,000 00
25	Tremont Nat'l Bank, Boston, .	1,250	250 00	—
100	Washington N'l Bank, Boston,	10,000	11,100 00	10,000 00
50	First National Bank, Chelsea, .	5,000	5,000 00	5,000 00
30	First Nat'l Bank, North Easton,	3,000	3,750 00	3,000 00
100	Bristol Co. N'l Bank, Taunton,	10,000	12,000 00	10,000 00
150	Machinists N'l Bank, Taunton,	15,000	24,000 00	15,000 00
150	Taunton Nat'l Bank, Taunton,	15,000	18,750 00	15,000 00
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		\$246,450	\$334,265 00	\$245,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$50,000	\$55,875 00	\$50,000 00
Boston & Lowell R.R. 4s,	50,000	51,425 00	50,000 00
Boston & Maine R.R. 4s,	50,000	57,000 00	50,000 00
Boston & Providence R.R. 4s, . . .	50,000	54,500 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	54,750 00	50,000 00
Fitchburg R.R. 4s,	40,000	43,700 00	40,000 00
Fitchburg R.R. 5s,	60,000	62,950 00	60,000 00
Illinois Central R.R. 3½s,	50,000	50,500 00	50,000 00
Maine Central R.R. 4s,	25,000	26,375 00	25,000 00
Maine Central R.R. 4½s,	25,000	27,500 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,375 00	50,000 00

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 4s,	\$50,000	\$58,000 00	\$50,000 00
Old Colony R.R. 4s,	150,000	170,250 00	150,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	20,350 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	54,050 00	50,000 00
	\$820,000	\$890,600 00	\$820,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$200,000	\$232,000 00	\$200,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$148,132 23	2 per cent.	\$447,500 00	4¼ per cent.	\$10,875 00	5¼ per cent.
40,000 00	3½ “	592,700 00	4½ “	107,900 00	5½ “
433,753 42	4 “	217,100 00	4¾ “	335,820 00	6 “
100,000 00	4½ “	460,800 00	5 “		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	31,500 00
Net income received from same during year ending Oct. 31, 1901,	26 66
Number of loans which are of an amount not exceeding \$3,000 each,	575
Aggregate amount of the same,	500,290 00
Total number of loans upon real estate,	625
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	219,254 39
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$93,997 62 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 83,680 43 }	177,678 05
Number of accounts opened during the year ending Oct. 31, 1901,	1,206
Number of accounts closed during the year ending Oct. 31, 1901,	1,113
Total number of open accounts Oct. 31, 1901,	11,719

Bristol County Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$8,685 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	699,543 49
Number of same,	8,977
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	745,681 86
Number of same,	9,170
Date of examination by commissioner: May 24.	

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 15.

ALFRED A. LAMPREY, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALFRED A. LAMPREY, C. A. DECOURCY,

A. A. CURRIER, WILLIAM F. RUTTER,

THOMAS SCOTT.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$256,000 00	Deposits,	\$2,181,396 26
Bank stock, as per schedule, .	99,350 00	Guaranty fund, .	92,700 00
Loans on bank stock, . . .	45,450 00	Interest account, .	15,578 64
Railroad bonds, as per schedule,	288,750 00	Profit and loss ac-	
Real estate by foreclosure, .	15,000 00	count,	10,000 00
Loans on real estate, . . .	1,104,651 50		
Loans on personal security, .	465,589 76		
Deposits in bank, on interest, .	17,924 88		
Deposits in bank, not on interest,	5,000 00		
Cash on hand,	1,958 76		
	\$2,299,674 90		\$2,299,674 90

Cash on Deposit in Bank : —

Lawrence National Bank, Lawrence, \$22,924 88

Loans on Bank Stock, amount on each : —

33 shares Arlington National Bank, Lawrence,	} \$4,150 00
12 shares Lawrence National Bank, Lawrence,	
29 shares Lawrence National Bank, Lawrence,	
10 shares Arlington National Bank, Lawrence,	
10 shares Merchants National Bank, Lawrence,	} 4,800 00
3 shares Bay State National Bank, Lawrence,	
9 shares Methuen National Bank, Methuen,	

Broadway Savings Bank — Continued.

11 shares Lawrence National Bank, Lawrence,	\$1,000 00
100 shares Methuen National Bank, Methuen,	8,000 00
150 shares Mechanics National Bank, Boston,	14,000 00
200 shares Broadway National Bank, Boston,	13,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
County of Aroostook, Me., 4½s,	\$10,000	\$11,050 00	\$10,000 00
City of Chicago, Ill., 4s,	25,000	27,500 00	25,000 00
of Concord, N. H., 4s,	25,000	28,250 00	25,000 00
of East Providence, R. I., 4s,	55,000	58,575 00	55,000 00*
of Fort Wayne, Ind., 3½s,	20,000	20,600 00	20,000 00
of Lawrence, Mass., 4s,	10,000	11,300 00	10,000 00
of Lynn, Mass., 4s,	15,000	16,575 00	15,000 00
of Peoria, Ill., 4½s,	24,000	25,200 00	24,000 00*
of Quincy, Mass., 3½s,	10,000	10,100 00	10,000 00
of Saginaw, Mich., 3½s,	29,000	29,300 00	29,000 00
Town of Ft. Fairfield, Me., 4½s,	12,000	12,725 00	12,000 00
of Marlborough, Mass., 4s,	5,000	5,325 00	5,000 00
of Methuen, Mass., 4s,	10,000	10,900 00	10,000 00
of Wakefield, Mass., 3½s,	6,000	6,050 00	6,000 00
	\$256,000	\$273,450 00	\$256,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Colonial Nat'l Bank, Boston,	\$5,000	\$7,500 00	\$7,500 00
50	Eliot National Bank, Boston,	5,000	7,500 00	5,000 00
50	Manufacturers N'l B'k, Boston,	—	150 00	—
100	Nat'l B'k of Commerce, Boston,	10,000	12,600 00	10,000 00
44	National City Bank, Boston,	—	220 00	—
10	N'l Hide & Leather N'l B'k, Boston,	1,000	1,240 00	1,000 00
186	Nat'l Shawmut Bank, Boston,	18,600	37,200 00	27,900 00
33	National Webster B'k, Boston,	3,300	3,432 00	3,300 00
76	Shawmut Nat'l Bank, Boston,	—	76 00	—
100	Shoe & Leather N'l B'k, Boston,	10,000	15,000 00	10,000 00
50	State National Bank, Boston,	5,000	5,550 00	5,000 00
66	Suffolk National Bank, Boston,	6,600	7,590 00	6,600 00
85	Tremont Nat'l Bank, Boston,	4,250	850 00	4,250 00
64	Bay State N'l Bank, Lawrence,	4,800	7,360 00	4,800 00
140	Lawrence N'l Bank, Lawrence,	14,000	16,100 00	14,000 00
		\$87,550	\$122,368 00	\$99,350 00

Broadway Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	\$10,000	\$10,050 00	\$10,000 00
Boston & Lowell R.R. 4s, . .	50,000	51,625 00	50,000 00
Boston & Maine R.R. 3s, . .	25,000	23,750 00	23,750 00
Boston & Maine R.R. 4s, . .	10,000	11,450 00	10,000 00
Boston & Providence R.R. 4s, . .	50,000	51,500 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,750 00	50,000 00
Fitchburg R.R. 5s, . .	50,000	54,750 00	50,000 00
Old Colony R.R. 4s, . .	25,000	28,625 00	25,000 00
Portland & Ogdensburg R.R. 3½s, .	20,000	20,100 00	20,000 00
	\$290,000	\$309,600 00	\$288,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,189 76	0 per cent.	\$55,000 00	4½ per cent.	\$10,975 00	5½ per cent.
17,924 88	3 “	249,083 00	4½ “	26,300 00	6 “
50,000 00	3¼ “	920,943 50	5 “	2,200 00	7 “
282,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,000 00
Assessed value of the same,	18,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 328	
Aggregate amount of the same,	424,043 50
Total number of loans upon real estate,	420
Amount of investments from which no income is received,	19,189 76
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	101,243 77
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$39,752 58 } during the year ending Oct. 31, 1901, { 2 per cent., 40,672 80 }	80,425 38
Number of accounts opened during the year ending Oct. 31, 1901,	1,162
Number of accounts closed during the year ending Oct. 31, 1901,	822
Total number of open accounts Oct. 31, 1901,	4,899
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	6,017 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	540,506 27
Number of same,	6,546
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	499,539 37
Number of same,	4,209
Date of examination by commissioner: January 1.	

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 50.

BAALIS SANFORD, *President.*

CHARLES C. CROOKER, *Treasurer.*

EDWARD M. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CRANSTON THOMPSON, ENOS H. REYNOLDS,
BAALIS SANFORD, BRADFORD E. JONES,
GARDNER J. KINGMAN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$310,880 00	Deposits,	\$3,074,750 09
Bank stock as per schedule, .	12,335 75	Guaranty fund, .	101,000 00
Railroad bonds as per schedule, .	409,000 00	Interest account, .	7,501 66
Boston Terminal Co. bonds, .	50,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	10,000 00
poses),	88,000 00	Real estate income	
Real estate by foreclosure, .	29,236 42	account,	1,349 67
Loans on real estate,	1,423,800 00	Suspense account, .	313 47
Loans on personal security, .	756,775 00		
Deposits in banks, on interest, .	86,044 27		
Expense account,	593 46		
Taxes paid,	1,706 03		
Furniture and fixtures,	5,000 00		
Premium account,	13,000 00		
Cash on hand,	8,543 96		
	<u>\$3,194,914 89</u>		<u>\$3,194,914 89</u>

Cash on Deposit in Banks, amount in each:—

Brockton National Bank, Brockton,	\$29,923 96
Home National Bank, Brockton,	36,442 41
Massachusetts Loan and Trust Company, Boston,	19,677 90

Brockton Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$7,000	\$7,175 00	\$7,000 00
County of Middlesex, Mass., 4s, . .	30,000	30,125 00	30,000 00
City of Brockton, Mass., 3½s, . .	18,000	18,450 00	18,000 00
of Brockton, Mass., 4s, . . .	74,880	80,090 00	74,880 00
of Cleveland, Ohio, 5s, . . .	25,000	25,625 00	25,000 00*
of Fall River, Mass., 4s, . . .	25,000	28,375 00	25,000 00
of Indianapolis, Ind., 4s, . . .	35,000	39,025 00	35,000 00
of Lynn, Mass., 4s, . . .	4,000	4,220 00	4,000 00
of Malden, Mass., 4s, . . .	6,000	6,330 00	6,000 00
of Newton, Mass., 4s, . . .	25,000	29,000 00	25,000 00
of Somerville, Mass., 4s, . . .	21,000	21,612 50	21,000 00
Town of Melrose, Mass., 4s, . . .	25,000	28,250 00	25,000 00
of Middleborough, Mass., 4s, . .	5,000	5,310 00	5,000 00
of Orange, Mass., 4s, . . .	10,000	10,525 00	10,000 00
	\$310,880	\$334,112 50	\$310,880 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Third National Bank, Boston, .	\$5,000	\$5,300 00	\$5,000 00
9	Tremont Nat'l Bank, Boston, .	450	90 00	335 75
50	Brockton N'l Bank, Brockton, .	5,000	5,900 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	3,500 00	2,000 00
		\$12,450	\$14,790 00	\$12,335 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$11,000	\$12,320 00	\$11,000 00
Boston & Lowell R.R. 4s,	25,000	26,775 00	25,000 00
Boston & Maine R.R. 4s,	30,000	32,950 00	30,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00

Brockton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s.	\$10,000	\$10,900 00	\$10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	23,100 00	20,000 00
Fitchburg R.R. 5s,	20,000	20,400 00	20,000 00
Illinois Central R.R. 3½s,	45,000	45,450 00	45,000 00
Illinois Central R.R. 4s,	5,000	5,700 00	5,000 00
Maine Central R.R. 7s,	25,000	32,500 00	25,000 00
Newport & Richford R.R. 5s,	6,000	6,480 00	6,000 00*
New York, New Haven & Hartford R.R. 3½s,	50,000	52,250 00	50,000 00
Old Colony R.R. 4s,	33,000	37,065 00	33,000 00
Penobscot Shore Line R.R. 4s,	22,000	23,540 00	22,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	12,000 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,250 00	25,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,180 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,925 00	13,000 00
	\$409,000	\$448,785 00	\$409,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$50,000	\$58,000 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$66,366 37	2 per cent.	\$701,000 00	4 per cent.	\$910,425 00	5 per cent.
19,677 90	3 " "	73,000 00	4½ " "	19,450 00	5½ " "
25,000 00	3¾ " "	190,300 00	4½ " "	209,900 00	6 " "
25,000 00	3½ " "	25,000 00	4¾ " "	1,500 00	6½ " "

Brockton Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$88,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	96,750 00
Net income received from same during year ending Oct. 31, 1901, . . .	605 41
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	29,236 42
Assessed value of the same,	47,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 470	
Aggregate amount of the same,	517,300 00
Total number of loans upon real estate, 529	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	129,407 55
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$47,045 38 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 48,827 12 }	95,872 50
Number of accounts opened during the year ending Oct. 31, 1901, 2,348	
Number of accounts closed during the year ending Oct. 31, 1901, 1,519	
Total number of open accounts Oct. 31, 1901, 12,210	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	7,780 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	867,372 61
Number of same, 16,199	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	708,295 02
Number of same, 10,485	
Date of examination by commissioner: June 7.	

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 37.

WILLIAM H. LINCOLN, *President.*

WILLIAM E. LINCOLN, *Treasurer.*

WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM E. LINCOLN,

CHARLES H. STEARNS,

THOMAS P. RITCHIE,

EDWARD M. FARNSWORTH,

ALFRED E. KENRICK,

HORACE JAMES.

Open for business every business day, 9 A.M. to 1 P.M.; also Mondays and Wednesday, 3 to 5 P.M.; Saturdays (except in August), 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$148,800 00	Deposits, . . .	\$2,460,859 78
Bank stock, as per schedule, .	19,370 00	Guaranty fund, .	39,610 00
Railroad bonds, as per schedule, .	222,242 50	Interest account, .	28,331 02
Boston Terminal Co. bonds, .	52,687 50	Rent account, .	426 00
Commonwealth of Massachusetts note,	25,000 00	Due on mortgage loans,	42,000 00
Real estate (for banking purposes),	25,723 68		
Real estate by foreclosure,	25,130 38		
Loans on real estate,	1,354,975 00		
Loans on personal security,	609,000 00		
Deposits in banks, on interest,	80,905 13		
Expense account,	2,090 22		
Furniture account,	1,000 00		
Taxes paid,	368 40		
Bank liquidation account,	336 00		
Profit and loss account,	481 49		
Cash on hand,	3,116 50		
	<hr/>		<hr/>
	\$2,571,226 80		\$2,571,226 80

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$28,198 92
National Shawmut Bank, Boston,	27,322 99
Brookline National Bank, Brookline,	25,383 22

Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s, . . .	\$2,000	\$2,180 00	\$2,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,650 00	5,000 00
Town of Brookline, Mass., 3½s, . . .	20,000	20,000 00	20,000 00
of Brookline, Mass., 3½s, . . .	40,000	40,000 00	40,000 00
of Brookline, Mass., 3½s, . . .	42,500	42,925 00	42,500 00
of Brookline, Mass., 3½s, . . .	12,500	12,812 50	12,500 00
of Brookline, Mass., 3½s, . . .	1,600	1,608 00	1,600 00
of Brookline, Mass., 4s, . . .	21,200	21,456 00	21,200 00
of Wakefield, Mass., 4s, . . .	4,000	4,420 00	4,000 00
	\$148,800	\$176,051 50	\$148,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central National Bank, Boston,	\$7,500	\$8,850 00	\$11,400 00
50	National City Bank, Boston, . .	—	250 00	—
18	Nat'l Shawmut Bank, Boston,	1,800	3,600 00	2,700 00
15	Tremont Nat'l Bank, Boston, . .	750	150 00	750 00
28	Third National Bank, Boston, . .	2,800	2,968 00	2,520 00
20	Brookline N'l Bank, Brookline,	2,000	2,600 00	2,000 00
		\$14,850	\$18,418 00	\$19,370 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$16,000	\$17,600 00	\$17,720 00
Boston & Maine R.R. 4½s, . . .	10,000	12,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 4s, . . .	65,000	70,550 00	65,000 00
Hannibal & St. Joseph R.R. 6s, . .	20,000	23,900 00	23,820 00
Illinois Central R.R. 3½s, . . .	25,000	25,250 00	25,556 25
Milwaukee, Lake Shore & Western R.R. 5s, . . .	20,000	25,200 00	23,671 25
New York, Lackawanna & Western R.R. 6s, . . .	25,000	33,625 00	30,475 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	15,000	18,800 00	16,000 00
	\$206,000	\$237,725 00	\$222,242 50

Brookline Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$58,000 00	\$52,687 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,905 13	2 per cent.	\$121,500 00	4½ per cent.	\$1,135,400 00	5 per cent.
25,000 00	3¾ “	50,000 00	4¾ “	24,150 00	5½ “
25,000 00	3½ “	236,000 00	4¾ “	91,925 00	6 “
215,000 00	4 “	40,000 00	4¾ “		

Amount invested in real estate for banking purposes,	\$25,723 68
Estimated value of the same,	30,000 00
Assessed value of the same,	21,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	25,130 38
Assessed value of the same,	26,800 00
Net income received from same during year ending Oct. 31, 1901, . . .	463 63
Number of loans which are of an amount not exceeding \$3,000 each, 103	
Aggregate amount of the same,	165,850 00
Total number of loans upon real estate,	239
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	102,010 18
Times for the dividends fixed by the by-laws: second Monday in January and July; payable the following Thursday.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,946 58 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 41,551 52 }	78,498 10
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,864
Number of accounts closed during the year ending Oct. 31, 1901, . . .	902
Total number of open accounts Oct. 31, 1901,	8,971
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,518 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	817,833 94
Number of same,	12,511
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	440,023 99
Number of same,	6,415
Date of examination by commissioner: January 15.	

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 46.

CHARLES W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. SEVER,	EDWIN DRESSER,
JOHN T. G. NICHOLS,	EDWARD R. COGSWELL,
WALTER S. SWAN,	ENOCH BEANE,
JAMES F. PENNELL.	

Open for business every business day, 8 A.M to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$292,000 00	Deposits,	\$4,138,886 61
Loan on public funds,	50 00	Guaranty fund, . .	173,700 00
Bank stock, as per schedule, .	65,075 00	Interest account, .	48,605 29
Railroad bonds, as per schedule,	517,832 50	Profit and loss ac-	
Boston Terminal Co. bonds, .	50,000 00	count,	40,648 53
Real estate (for banking pur-		Bank building rents,	7,260 65
poses),	93,000 00		
Real estate by foreclosure, . .	5,110 89		
Loans on real estate,	2,555,125 00		
Loans on personal security, . .	701,785 00		
Loans to counties, cities or towns			
(notes),	50,000 00		
Loans on depositors' books, . .	400 00		
Deposits in banks on interest, .	63,168 59		
Deposits in banks, not on interest,	10,000 00		
Expense account,	2,799 56		
Insurance account,	120 00		
Cash on hand,	2,634 54		
	\$4,409,101 08		\$4,409,101 08

Cash on Deposit in Banks, amount in each :—

Charles River National Bank, Cambridge,	\$33,162 34
National City Bank, Cambridge,	30,006 25
Lechmere National Bank, East Cambridge,	10,000 00

Cambridge Savings Bank — Continued.

Loan on Public Funds:—

\$50 United States 4s. \$50 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$2,000	\$2,135 00	\$2,000 00
of Bridgeport, Conn., 4s, . . .	25,000	27,812 50	25,000 00
of Cambridge, Mass., 4s, . . .	25,000	28,375 00	25,000 00
of Cambridge, Mass., 6s, . . .	8,000	8,495 00	8,000 00
of Cleveland, Ohio, 5s, . . .	2,000	2,160 00	2,000 00*
of Dayton, Ohio, 6s, . . .	35,000	35,000 00	35,000 00
of Dover, N. H., 4s, . . .	10,000	10,300 00	10,000 00
of Fall River, Mass., 6s, . . .	20,000	21,150 00	20,000 00
of Grand Rapids, Mich., 4½s, . .	25,000	27,375 00	25,000 00
of Indianapolis, Ind., 4s, . . .	20,000	22,200 00	20,000 00
of Portsmouth, N. H., 4s, . . .	25,000	26,625 00	25,000 00
of Providence, R. I., 5s, . . .	2,000	2,160 00	2,000 00
of Saginaw, Mich., 4½s, . . .	25,000	26,237 50	25,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,050 00	1,000 00
of Springfield, Mass., 7s, . . .	1,000	1,052 50	1,000 00
Town of Brookline, Mass., 4s, . .	5,000	5,087 50	5,000 00
of Mansfield, Mass., 4s, . . .	9,500	10,592 50	9,500 00
of Marblehead, Mass., 4s, . . .	1,500	1,617 50	1,500 00
of Wakefield, Mass., 3½s, . . .	30,000	31,425 00	30,000 00
of Westborough, Mass., 5s, . . .	14,000	15,470 00	14,000 00
of Westport, Mass., 4s, . . .	6,000	6,045 00	6,000 00
	\$292,000	\$312,365 00	\$292,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	\$5,000	\$7,500 00	\$5,000 00
42	Faneuil Hall N'l Bank, Boston,	4,200	5,460 00	4,200 00
100	Merchants Nat'l Bank, Boston,	10,000	17,500 00	10,000 00
11	Nat'l Exchange Bank, Boston,	1,100	1,540 00	1,100 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,232 00	1,800 00
30	Nat'l Rockland Bank, Boston, .	3,000	3,840 00	3,000 00
5	National Union Bank, Boston,	500	755 00	500 00
10	Shawmut Nat'l Bank, Boston, .	—	10 00	—
50	State National Bank, Boston, .	5,000	5,550 00	5,000 00
96	Suffolk Nat'l Bank, Boston, .	9,600	11,040 00	9,600 00
58	Tremont Nat'l Bank, Boston, .	2,900	580 00	2,900 00

Cambridge Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
58	Charles River National Bank, Cambridge,	\$5,800	\$8,990 00	\$5,800 00
60	First N'l Bank, New Bedford,	6,000	7,500 00	6,000 00
50	National Bank of Commerce, New Bedford,	575	100 00	575 00
46	Newton Nat'l Bank, Newton,	4,600	4,140 00	4,600 00
50	Naumkeag Nat'l Bank, Salem,	5,000	6,250 00	5,000 00
		\$65,075	\$82,987 00	\$65,075 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$25,000 00	\$27,500 00	\$25,000 00
Boston & Maine R.R. 4s,	25,000 00	28,500 00	25,000 00
Chicago & Northwestern R.R. 7s,	4,000 00	5,100 00	4,000 00
Concord & Montreal R.R. 4s,	26,000 00	28,470 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000 00	28,500 00	25,000 00
Dakota Central R.R. 6s,	13,000 00	14,690 00	13,000 00
Fitchburg R.R. 5s,	125,000 00	136,562 50	125,000 00
Illinois Central R.R. 4s,	20,000 00	22,200 00	20,000 00
Illinois Central R.R. 5s,	24,332 50	24,697 50	24,332 50
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000 00	28,875 00	25,000 00
Maine Central R.R. 4½s,	25,000 00	27,500 00	25,000 00
Maine Central R.R. 7s,	16,500 00	21,532 50	16,500 00
Milwaukee, Lake Shore & Western R.R. 5s,	38,000 00	47,880 00	38,000 00
Menominee River R.R. 7s,	2,000 00	2,290 00	2,000 00
Minnesota Valley R.R. 7s,	2,000 00	2,400 00	2,000 00
New York Central and Hudson River R.R. 7s,	9,000 00	9,337 50	9,000 00
New York & New England R.R. 6s,	7,000 00	7,507 50	7,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000 00	52,125 00	50,000 00
Penobscot Shore Line R.R. 4s,	25,000 00	26,875 00	25,000 00
Plainview R.R. 7s,	2,000 00	2,400 00	2,000 00
Rochester & Northern Minnesota R.R. 7s,	2,000 00	2,400 00	2,000 00
Upper Coos R.R. 4½s,	25,000 00	28,750 00	25,000 00
Vermont & Massachusetts R.R. 5s,	2,000 00	2,035 00	2,000 00
	\$517,832 50	\$578,127 50	\$517,832 50

Cambridge Savings Bank—Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$58,000 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$450 00	0 per cent.	\$5,000 00	3½ per cent.	\$611,800 00	4½ per cent.
23,162 34	2 “	75,000 00	3½ “	16,000 00	4½ “
40,006 25	2½ “	50,000 00	3¾ “	1,261,550 00	5 “
50,000 00	3 “	661,000 00	4 “	49,375 00	5½ “
20,000 00	3½ “	495,000 00	4½ “	12,185 00	6 “

Amount invested in real estate for banking purposes,	\$93,000 00
Estimated value of the same,	93,000 00
Assessed value of the same,	97,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	4,500 36
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,110 89
Assessed value of the same,	7,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 406	
Aggregate amount of the same,	471,360 00
Total number of loans upon real estate,	569
Amount of investments from which no income is received,	450 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	198,237 53
Times for the dividends fixed by the by-laws: fourth Thursday in January and July; payable the following day.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$66,699 67 } during the year ending Oct. 31, 1901, { 1¾ per cent., 67,981 79 }	134,681 46 .
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,351
Number of accounts closed during the year ending Oct. 31, 1901, . . .	875
Total number of open accounts Oct. 31, 1901,	11,734
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,343 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	754,939 58
Number of same,	12,974
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	742,216 81
Number of same,	11,750
Date of examination by commissioner: April 15 and 16.	

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 25.

DANA W. HYDE, *President.*

HENRY W. BULLARD, *Treasurer.*

JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANA W. HYDE, WILLIAM W. DALLINGER,

JOHN H. CORCORAN, HENRY ENDICOTT,

FREDERICK W. TILTON.

Open for business every business day, 8.30 A.M. to 1.30 P.M.; also 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,873,840 00	Deposits,	\$4,699,000 00
Bank stock, as per schedule, .	52,084 00	Guaranty fund, .	231,000 00
Loan on bank stock,	2,800 00	Interest account, .	53,450 80
Railroad bonds, as per schedule,	538,105 55		
Loan on railroad stock,	6,000 00		
Boston Terminal Co. bonds, .	381,500 00		
Real estate by foreclosure, .	47,073 06		
Loans on real estate,	1,975,886 11		
Loans on personal security, .	79,100 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Expense account,	3,617 74		
Cash on hand,	3,444 34		
	\$4,983,450 80		\$4,983,450 80

Loan on Bank Stock :—

50 shares Middlesex County National Bank, Winchester, \$2,800 00

Loan on Railroad Stock :—

35 shares Boston & Albany R.R., } \$6,000 00
 10 shares Old Colony National Bank of Plymouth, }

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s,	\$50,000	\$53,000 00	\$50,000 00
of Boston, Mass., 5s,	13,000	14,105 00	13,000 00
of Boston, Mass., 6s,	9,000	9,360 00	9,000 00
of Cambridge, Mass., 4s,	247,000	262,426 25	247,000 00
of Cleveland, Ohio, 4s,	14,000	14,087 50	14,000 00*
of Cleveland, Ohio, 5s,	50,000	50,750 00	50,000 00*
of Columbus, Ohio, 4s,	40,000	41,000 00	40,000 00*
of Dayton, Ohio, 4s,	50,000	51,187 50	50,000 00
of Dover, N. H., 4s,	22,000	23,402 50	22,000 00
of Fort Wayne, Ind., 3½s,	96,000	96,960 00	96,000 00
of Grand Rapids, Mich., 4s,	19,000	19,522 50	19,000 00
of Grand Rapids, Mich., 4½s,	50,000	55,000 00	50,000 00
of Haverhill, Mass., 4s,	25,000	26,156 25	25,000 00
of Lawrence, Mass., 4s,	58,000	59,160 00	58,000 00
of Lowell, Mass., 4s,	50,000	56,250 00	50,000 00
of Lynn, Mass., 4s,	50,000	51,125 00	50,000 00
of Malden, Mass., 4s,	30,000	35,925 00	36,390 00
of Middletown, Conn., 4s,	25,000	26,343 75	25,000 00
of Minneapolis, Minn., 4s,	50,000	56,375 00	50,000 00
of Minneapolis, Minn., 4½s,	10,000	11,800 00	10,000 00
of New Britain, Conn., 4s,	5,000	5,218 75	5,000 00
of Newton, Mass., 4s,	50,000	58,375 00	50,000 00
of Newton, Mass., 6s,	3,000	3,285 00	3,000 00
of Pawtucket, R. I., 4s,	100,000	107,370 00	100,000 00*
of Peoria, Ill., 4½s,	50,000	53,500 00	50,000 00*
of Pittsburg, Pa., 3½s,	100,000	100,000 00	100,000 00
of Providence, R. I., 5s,	50,000	54,375 00	50,000 00
of Saginaw, Mich., 4s,	4,000	4,400 00	4,450 00
of Somerville, Mass., 4s,	38,000	38,795 00	38,000 00
of Springfield, Ohio, 4½s,	50,000	55,197 50	50,000 00
of St. Joseph, Mo., 3½s,	25,000	25,000 00	26,000 00
of Woburn, Mass., 4s,	29,000	29,591 25	29,000 00
of Worcester, Mass., 5s,	20,000	21,175 00	20,000 00
Town of Arlington, Mass., 4s,	11,000	11,852 50	11,000 00
of Beverly, Mass., 4s,	88,000	93,420 00	88,000 00
of E. Providence, R. I., 4s,	25,000	25,612 50	25,000 00*
of Kingston, Mass., 4s,	21,000	22,135 00	21,000 00
of Lincoln, R. I., 4s,	25,000	25,956 25	25,000 00
of Maynard, Mass., 4s,	40,000	44,450 00	40,000 00
of Melrose, Mass., 4s,	50,000	54,875 00	50,000 00
of Rockland, Mass., 4s,	24,000	24,740 00	24,000 00
of So. Abington, Mass., 4s,	19,000	20,591 25	19,000 00
of Weymouth, Mass., 4s,	31,000	33,790 00	31,000 00
of Woonsocket, R. I., 4s,	50,000	51,500 00	50,000 00*
	\$1,866,000	\$1,979,141 25	\$1,873,840 00

* Legal investments when made.

Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone N'l Bank, Boston, .	\$759	\$165 00	\$759 00
40	Eliot National Bank, Boston, .	4,000	6,000 00	4,000 00
56	N'l B'k of Commerce, Boston, .	5,600	7,056 00	5,600 00
100	National Union Bank, Boston, .	10,000	15,100 00	10,000 00
50	Suffolk National Bank, Boston, .	5,000	5,750 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	2,500 00
50	Washington N'l Bank, Boston, .	5,000	5,550 00	5,000 00
40	Cambridgeport National Bank, Cambridge,	4,000	4,000 00	4,000 00
100	First Nat'l Bank, Cambridge, .	10,000	16,000 00	13,825 00
14	Nat'l City Bank, Cambridge, .	1,400	2,100 00	1,400 00
		\$48,259	\$62,221 00	\$52,084 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$20,000 00	\$22,100 00	\$21,500 00
Boston & Maine R.R. 4s,	25,000 00	29,375 00	25,000 00
Chicago, Burlington & Quincy R.R. 3½s,	10,000 00	10,316 67	10,000 00
Chicago, Burlington & Quincy R.R. 4s,	45,000 00	48,225 00	48,000 00
Connecticut River R.R. 3½s, . . .	50,000 00	52,708 33	52,500 00
Eastern R.R. 6s,	32,605 55	36,681 25	32,605 55
Fitchburg R.R. 4s,	63,000 00	65,080 00	63,000 00
Fitchburg R.R. 5s,	20,000 00	20,533 33	20,000 00
Illinois Central R.R. 3½s,	100,000 00	102,541 67	100,000 00
New York & New England R.R. 7s, .	5,000 00	5,641 67	5,000 00
Old Colony R.R. 4s,	50,000 00	50,625 00	50,000 00
Penobscot Shore Line R.R. 4s, . .	20,000 00	21,400 00	20,000 00
Troy & Boston R.R. 7s,	23,000 00	35,496 67	30,500 00
Vermont & Massachusetts R.R. 5s, .	60,000 00	60,600 00	60,000 00
	\$523,605 55	\$561,324 59	\$538,105 55

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$350,000	\$406,000 00	\$381,500 00

Cambridgeport Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100,000 00	3½ per cent.	\$21,500 00	4½ per cent.	\$4,900 00	5½ per cent.
50,000 00	3½ “	533,246 00	4½ “	9,254 81	6 “
295,000 00	4 “	1,069,335 30	5 “	550 00	6½ “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$47,073 06
Assessed value of the same,	48,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 423	
Aggregate amount of the same,	587,418 75
Total number of loans upon real estate,	569
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 1, 1901,	203,918 96
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$76,845 80 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 78,321 01 }	155,166 81
Number of accounts opened during the year ending Oct. 31, 1901, 1,761	
Number of accounts closed during the year ending Oct. 31, 1901, 1,142	
Total number of open accounts Oct. 31, 1900,	15,319
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	9,455 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	818,308 82
Number of same,	17,882
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	867,534 84
Number of same,	13,787
Date of examination by commissioner: May 17.	

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated March 4, 1835. Present number of corporators, 24.

WILLIS S. SHEPARD, *President.*

WALTER AMES, *Treasurer.*

WALTER AMES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIS S. SHEPARD,

WILLIAM B. REVERE,

FRANCIS D. DUNBAR,

THOMAS E. GROVER,

NATHANIEL W. DUNBAR.

Open for business every business day except Saturdays, 8 A.M. to 12 M.;

1.30 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$143,100 00	Deposits,	\$786,463 12
Bank stock, as per schedule, .	40,291 00	Guaranty fund, .	40,000 00
Railroad bonds, as per schedule, .	135,500 00	Interest account, .	2,037 50
Loan on railroad stock, . . .	6,000 00	Profit and loss account, . . .	6,281 12
Boston Terminal Co. bonds, .	43,837 50	Rents,	186 55
Real estate by foreclosure, .	25,095 00		
Loans on real estate,	294,625 00		
Loans on personal security, .	76,350 00		
Loans to counties, cities or towns (notes),	55,000 00		
Deposits in banks, on interest, .	11,571 73		
Expense account,	247 90		
Suspense account,	51 37		
Furniture and fixtures,	600 00		
Tax account,	201 78		
Cash on hand,	2,497 01		
	\$834,968 29		\$834,968 29

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$4,777 67
Neponset National Bank, Canton,	6,794 06

Loan on Railroad Stock:—

50 shares Boston & Maine Railroad,	\$6,000 00
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Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s, .	\$10,000	\$9,950 00	\$9,600 00
City of Chicago, Ill., 4s, . . .	10,000	10,500 00	10,000 00
of Lawrence, Mass., 4s, . . .	15,000	15,225 00	15,000 00
of Lynn, Mass., 3½s, . . .	13,500	13,567 50	13,500 00
of New Britain, Conn., 4s, . .	10,000	11,200 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	10,750 00	10,000 00
of Woonsocket, R. I., 4s, . . .	20,000	22,100 00	20,000 00*
Town of Canton, Mass., 4s, . .	40,000	43,600 00	40,000 00
of Natick, Mass., 4s, . . .	5,000	5,550 00	5,000 00
of Orange, Mass., 4s, . . .	10,000	11,100 00	10,000 00
	\$143,500	\$153,542 50	\$143,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,675 00	\$2,500 00
17	Blackstone N'l Bank, Boston, .	391	85 00	391 00
25	Central Nat'l Bank, Boston, .	2,500	2,950 00	2,500 00
25	Freemans Nat'l Bank, Boston, .	2,500	2,525 00	2,500 00
70	Nat'l Shawmut Bank, Boston, .	7,000	14,000 00	10,500 00
17	Nat'l Webster Bank, Boston, .	1,700	1,768 00	1,700 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	3,750 00	2,500 00
127	Neponset Nat'l Bank, Canton, .	12,700	6,350 00	12,700 00
50	Dedham Nat'l Bank, Dedham, .	5,000	5,300 00	5,000 00
		\$36,791	\$39,403 00	\$40,291 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$22,600 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,800 00	20,000 00
Boston & Providence R.R. 4s, . .	20,000	21,700 00	20,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,900 00	10,000 00
Eastern R.R. 6s,	5,500	6,132 50	5,500 00

Canton Institution for Savings — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$22,200 00	\$20,000 00
Maine Central and European & North American R.R. 4s,	20,000	22,300 00	20,000 00
Old Colony R.R. 4s,	20,000	22,400 00	20,000 00
	\$135,500	\$151,032 50	\$135,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$40,000	\$46,400 00	\$43,837 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,571 73	2 per cent.	\$37,250 00	4½ per cent.	\$1,000 00	5½ per cent.
47,500 00	3½ “	195,250 00	5 “	127,475 00	6 “
23,500 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$25,095 00
Assessed value of the same,	26,650 00
Number of loans which are of an amount not exceeding \$3,000 each,	196
Aggregate amount of the same,	185,325 00
Total number of loans upon real estate,	206
Amount of investments from which no income is received,	4,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	36,020 06
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$13,254 15 } during the year ending Oct. 31, 1901, { 1½ per cent., 13,196 80 }	26,450 95
Number of accounts opened during the year ending Oct. 31, 1901,	261
Number of accounts closed during the year ending Oct. 31, 1901,	276
Total number of open accounts Oct. 31, 1901,	2,617

Canton Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$2,460 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	88,644 74
Number of same,	1,457
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	124,388 08
Number of same,	1,722
Date of examination by commissioner: February 14.	

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 30.

ALLAN ROGERS, *President*.

DANIEL T. BABSON, *Treasurer*.

DANIEL T. BABSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

ALLAN ROGERS,

ROBERT R. FEARS,

JOHN E. SOMES,

SYLVESTER CUNNINGHAM,

JOHN CORLISS.

Open for business every business day, 9 A.M. to 3 P.M.; during August, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits, . . .	\$2,848,261 18
Bank stock, as per schedule, .	156,852 00	Guaranty fund, .	150,000 00
Loan on bank stock, . . .	350 00	Interest account, .	22,309 28
Railroad bonds, as per schedule,	58,375 00	Tax account, . .	2,454 50
Real estate (for banking purposes),	62,160 05	Surplus account, .	7,140 52
Real estate by foreclosure, .	32,846 40	Bank liquidation account,	232 75
Loans on real estate, . . .	1,915,480 28	Due on mortgage loans,	25,780 20
Loans on personal security, .	746,082 57		
Loans on depositors' books, .	600 00		
Deposits in banks, on interest, .	56,911 06		
Expense account,	588 56		
Bank building income account, .	558 50		
Newark & Hackensack Traction Co. stock and bonds,* . . .	2,500 00		
Suspense account,	1,641 91		
Cash on hand,	6,232 10		
	\$3,056,178 43		\$3,056,178 43

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Third National Bank, Boston,	\$14,095 93
City National Bank, Gloucester,	27,367 81
Gloucester National Bank, Gloucester,	15,447 32

Loan on Bank Stock : —

4 shares Gloucester National Bank, Gloucester,	\$350 00
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Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	\$5,000	\$5,350 00	\$5,000 00
Town of Melrose, Mass., 4s, . . .	10,000	10,300 00	10,000 00
	\$15,000	\$15,650 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$10,700 00	\$10,000 00
74	Blackstone N'l Bank, Boston, .	1,702	370 00	1,702 00
100	Central National Bank, Boston, .	10,000	11,800 00	10,000 00
62	Freemans Nat'l Bank, Boston, .	6,200	6,262 00	6,200 00
150	Merchants N'l Bank, Boston, .	15,000	26,250 00	15,000 00
100	N'l B'k of Commerce, Boston, .	10,000	12,600 00	10,000 00
100	Nat'l Bank of the Common- wealth, Boston,	10,000	19,600 00	10,000 00
166	N'l B'k of Redemption, Boston, .	16,600	20,750 00	16,600 00
150	N'l B'k of the Republic, Boston, .	15,000	22,650 00	15,000 00
50	National City Bank, Boston, .	—	250 00	—
50	Nat'l Exchange Bank, Boston, .	5,000	7,000 00	5,000 00
50	New England N'l B'k, Boston, .	5,000	7,200 00	5,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,475 00	2,500 00
50	Second National Bank, Boston, .	5,000	9,000 00	5,000 00
100	Shawmut Nat'l Bank, Boston, .	—	100 00	—
50	State National Bank, Boston, .	5,000	5,550 00	5,000 00
100	Third National Bank, Boston, .	10,000	10,600 00	10,000 00
25	Tremont Nat'l Bank, Boston, .	1,250	250 00	1,250 00
61	Cape Ann N'l B'k, Gloucester, .	6,100	8,235 00	6,100 00
100	City Nat'l Bank, Gloucester, .	10,000	18,000 00	10,000 00
50	Gloucester N'l B'k, Gloucester, .	5,000	6,500 00	5,000 00
75	Rockport N'l Bank, Rockport, .	7,500	7,500 00	7,500 00
		\$156,852	\$213,642 00	\$156,852 00

Cape Ann Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$10,000	\$10,400 00	\$10,000 00
Fitchburg R.R. 4s,	10,000	10,600 00	10,000 00
Illinois Central R.R. 3½s,	12,000	12,120 00	12,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,312 50	26,375 00
	\$57,000	\$59,432 50	\$58,375 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,911 06	2 per cent.	\$284,500 00	4½ per cent.	\$30,500 00	5½ per cent.
170,568 00	4 “	10,000 00	4¾ “	1,368,341 85	6 “
20,000 00	4¼ “	778,603 00	5 “		

Amount invested in real estate for banking purposes,	\$62,160 05
Estimated value of the same,	61,000 00
Assessed value of the same,	46,000 00
Net income received from same during year ending Oct. 31, 1901,	79 69
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	32,846 40
Assessed value of the same,	32,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,024	
Aggregate amount of the same,	818,336 85
Total number of loans upon real estate,	1,090
Amount of investments from which no income is received,	71,689 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	134,450 11
Times for the dividends fixed by the by-laws: April 1 and October 1; payable May 1 and November 1.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$47,765 66 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 47,213 80 }	94,979 46
Number of accounts opened during the year ending Oct. 31, 1901,	1,193
Number of accounts closed during the year ending Oct. 31, 1901,	1,087
Total number of open accounts Oct. 31, 1901,	9,663
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	6,032 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	379,876 06
Number of same,	7,984
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	524,460 90
Number of same,	8,146
Date of examination by commissioners: September 27.	

CAPE COD FIVE CENTS SAVINGS BANK — HARWICH.

Incorporated March 16, 1855. Present number of corporators, 61.

ALEXANDER T. NEWCOMB, *President.*

AUGUSTUS C. SNOW, *Treasurer.*

AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALEXANDER T. NEWCOMB,

ELEAZER K. CROWELL,

JOSHUA CROWELL,

HENRY H. FISK,

OLIVER E. ELDREDGE.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits, . . .	\$895,061 96
Loan on public funds, . .	15,000 00	Gnaranty fund, . .	39,000 00
Bank stock, as per schedule, .	27,500 00	Profit and loss ac-	
Loans on bank stock, . . .	8,850 00	count, . . .	13,824 58
Railroad bonds, as per schedule,	126,214 00		
Real estate (for banking pur-			
poses),	3,200 00		
Real estate by foreclosure, . .	25,719 93		
Loans on real estate,	398,155 48		
Loans on personal security, . .	294,184 38		
Loans to counties, cities or towns			
(notes),	15,800 00		
Deposit in bank, on interest, . .	22,000 00		
Real estate to secure indebted-			
ness,	229 27		
Cash on hand,	1,033 48		
	\$947,886 54		\$947,886 54

Cash on Deposit in Bank : —

Cape Cod National Bank, Harwich, \$22,000 00

Loan on Public Funds : —

\$16,000 Massachusetts 3½s, \$15,000 00

Loans on Bank Stock, amount on each : —

100 shares Fourth National Bank, Boston, \$8,500 00

3 shares First National Bank, Yarmouth, 250 00

2 shares Cape Cod National Bank, Harwich, 100 00

Cape Cod Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,975 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Faneuil Hall N'l B'k, Boston, .	\$700	\$910 00	\$700 00
38	Fourth Nat'l Bank, Boston, .	3,800	4,750 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,906 00	3,100 00
26	N'l B'k of the Commonwealth, Boston,	2,600	5,096 00	2,600 00
15	N'l B'k of the Republic, Boston,	1,500	2,265 00	1,500 00
26	Nat'l Exchange Bank, Boston,	2,600	3,640 00	2,600 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,480 00	2,000 00
43	Shawmut Nat'l Bank, Boston, .	—	43 00	—
48	State National Bank, Boston, .	4,800	5,328 00	4,800 00
10	Tremont Nat'l Bank, Boston, .	500	100 00	500 00
38	Cape Cod N'l B'k, Harwich, .	3,800	4,750 00	3,800 00
21	First Nat'l B'k, Yarmouth, .	2,100	2,625 00	2,100 00
		\$27,500	\$35,893 00	\$27,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,975 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,250 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	23,100 00	20,000 00
Fitchburg R.R. 5s,	15,000	16,350 00	15,300 00
Old Colony R.R. 4s,	25,000	28,375 00	25,800 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,200 00	10,114 00
	\$125,000	\$137,750 00	\$126,214 00

Cape Cod Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,000 00	2 per cent.	\$39,440 00	4 $\frac{1}{4}$ per cent.	\$25,635 00	5 $\frac{1}{2}$ per cent.
15,000 00	3 $\frac{3}{4}$ "	70,298 00	4 $\frac{1}{2}$ "	110,995 00	6 "
71,500 00	4 "	65,000 00	4 $\frac{3}{4}$ "	700 00	6 $\frac{1}{2}$ "
20,000 00	4 $\frac{1}{8}$ "	233,760 00	5 "	79,661 86	7 "

Amount invested in real estate for banking purposes,	\$3,200 00
Estimated value of the same,	3,200 00
Assessed value of the same,	1,750 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	25,949 20
Assessed value of the same,	34,900 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,025 29
Number of loans which are of an amount not exceeding \$3,000 each, 405	
Aggregate amount of the same,	188,366 16
Total number of loans upon real estate,	386
Amount of investments from which no income is received,	3,531 90
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	42,961 36
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$15,330 29 } during the year ending Oct. 31, 1901, . . . { 1 $\frac{3}{4}$ per cent., 15,238 69 }	30,568 98
Number of accounts opened during the year ending Oct. 31, 1901, . . .	341
Number of accounts closed during the year ending Oct. 31, 1901, . . .	315
Total number of open accounts Oct. 31, 1901,	3,242
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,408 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	125,698 81
Number of same,	1,687
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	147,269 35
Number of same,	1,740
Date of examination by commissioner: May 16.	

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 50.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL SWAN,

SAMUEL A. CHASE,

AMASA PRATT,

ARTHUR G. POLLARD,

PRESCOTT C. GATES,

JAMES W. C. PICKERING,

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES	
Public funds, as per schedule, .	\$260,800 00	Deposits, . . .	\$3,666,439 00
Bank stock, as per schedule, .	169,400 00	Guaranty fund, .	182,000 00
Railroad bonds, as per schedule, .	305,500 00	Interest account, .	1,895 96
Loan on railroad bonds, . . .	800 00	Profit and loss account, . . .	76,714 17
Boston Terminal Co. bonds, . .	100,000 00	Rent account, . . .	40 00
Real estate by foreclosure, . .	22,500 00		
Loans on real estate,	2,049,252 00		
Loans on personal security, . .	676,935 46		
Loans to counties, cities or towns (notes),	138,000 00		
Loans on depositors' books, . .	1,000 00		
Deposits in banks, on interest, .	190,402 43		
Cash on hand,	12,499 24		
	\$3,927,089 13		\$3,927,089 13

Cash on Deposit in Banks, amount in each :—

Appleton National Bank, Lowell,	\$40,000 00
First National Bank, Lowell,	25,000 00
Merchants National Bank, Lowell,	97,151 22
Old Lowell National Bank, Lowell,	15,000 00
Old Colony Trust Company, Boston,	13,251 21

Loan on Railroad Bonds :—

\$1,000 Concord & Montreal R.R. 4s,	\$800 00
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Central Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$50,000	\$54,875 00	\$50,000 00
County of Middlesex, Mass., 4s,	30,000	31,312 50	30,000 00
City of Boston, Mass., 3½s,	25,000	26,093 75	25,000 00
of Brockton, Mass., 4s,	5,000	5,700 00	5,000 00
of Burlington, Vt., 4s,	5,000	5,387 50	5,000 00
of Haverhill, Mass., 4s,	15,000	16,400 00	15,000 00
of Lawrence, Mass., 4s,	13,000	14,348 75	13,000 00
of Lowell, Mass., 4s,	17,000	18,737 50	17,000 00
of Malden, Mass., 4s,	5,000	5,225 00	5,000 00
of Pawtucket, R. I., 4s,	5,000	5,600 00	5,000 00*
of Taunton, Mass., 3½s,	3,000	3,135 00	3,000 00
Town of Andover, Mass., 4s,	8,000	8,067 50	8,000 00
of Arlington, Mass., 4s,	3,800	3,819 00	3,800 00
of Billerica, Mass., 3½s,	25,000	27,875 00	25,000 00
of Clinton, Mass., 3½s,	7,000	7,420 00	7,000 00
of Melrose, Mass., 4s,	7,000	7,717 50	7,000 00
of Methuen, Mass., 4s,	17,000	19,427 50	17,000 00
of Meriden, Conn., 3½s,	20,000	20,575 00	20,000 00
	\$260,800	\$281,716 50	\$260,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$12,200 00	\$12,000 00
66	Blackstone N'l Bank, Boston,	1,518	330 00	—
200	Central Nat'l Bank, Boston,	20,000	23,600 00	25,000 00
100	Eliot National Bank, Boston,	10,000	15,000 00	11,500 00
50	Merchants N'l Bank, Boston,	5,000	8,750 00	6,700 00
50	Metropolitan N'l Bank, Boston,	5,000	5,000 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,600 00	10,000 00
60	N'l B'k of Redemption, Boston,	6,000	7,500 00	7,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,077 00	3,000 00
100	National City Bank, Boston,	—	500 00	—
33	N'l Hide & Leather B'k, Boston,	3,300	4,092 00	3,300 00
106	Nat'l Shawmut Bank, Boston,	10,600	21,200 00	10,600 00
20	Nat'l Webster Bank, Boston,	2,000	2,080 00	2,000 00
70	Second Nat'l Bank, Boston,	7,000	12,600 00	10,000 00
63	Shawmut Nat'l Bank, Boston,	—	63 00	—
50	Shoe & Leather N'l B'k, Boston,	5,000	7,500 00	5,000 00
33	Suffolk Nat'l Bank, Boston,	3,300	3,795 00	3,300 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00

Central Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Appleton Nat'l Bank, Lowell, .	\$10,000	\$11,500 00	\$12,000 00
30	First National Bank, Lowell, .	3,000	4,200 00	4,000 00
165	Merchants Nat'l Bank, Lowell, .	16,500	23,100 00	19,800 00
52	Old Lowell N'l Bank, Lowell, .	5,200	5,616 00	5,200 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,100 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,500 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	5,000 00	6,000 00
		\$149,118	\$198,903 00	\$169,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,050 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	29,000	30,547 50	29,000 00
Boston & Maine R.R. 4s, . . .	15,000	17,275 00	15,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,375 00	25,000 00
Eastern R.R. 6s, . . .	35,000	38,937 50	35,000 00
Fitchburg R.R. 4s, . . .	7,000	7,540 00	7,000 00
Fitchburg R.R. 4½s, . . .	10,000	11,162 50	10,000 00
Fitchburg R.R. 5s, . . .	26,000	26,690 00	26,000 00
Maine Central R.R. 4s, . . .	18,000	18,922 50	18,000 00
Maine Central R.R. 7s, . . .	14,500	18,922 50	14,500 00
New London Northern R.R. 5s, . .	10,000	11,212 50	10,000 00
New York & New England R.R. 6s, .	13,000	13,910 00	13,000 00
New York & New England R.R. 7s, .	25,000	27,500 00	25,000 00
Old Colony R.R. 4s, . . .	30,000	34,075 00	30,000 00
Old Colony R.R. 4½s, . . .	3,000	3,075 00	3,000 00
Portland & Ogdensburg R.R. 3½s, .	20,000	20,100 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	5,000	6,500 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,200 00	10,000 00
	\$305,500	\$337,995 00	\$305,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$100,000 00

Central Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$110,402 43	2 per cent.	\$30,000 00	3 $\frac{3}{4}$ per cent.	\$1,443,045 46	5 per cent.
15,000 00	2 $\frac{1}{2}$ “	767,350 00	4 “	17,750 00	5 $\frac{1}{2}$ “
65,000 00	3 “	120,000 00	4 $\frac{1}{4}$ “	39,620 00	6 “
8,700 00	3 $\frac{1}{2}$ “	439,522 00	4 $\frac{1}{2}$ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$22,500 00
Assessed value of the same,	26,200 00
Net income received from same during year ending Oct. 31, 1901, . . .	2,757 33
Number of loans which are of an amount not exceeding \$3,000 each, . . .	522
Aggregate amount of the same,	734,642 46
Total number of loans upon real estate,	695
Amount of investments from which no income is received,	851 73
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	167,281 72
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$66,975 16 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 68,951 28 }	135,926 44
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,212
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,038
Total number of open accounts Oct. 31, 1901,	7,478
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	11,562 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	622,509 89
Number of same,	7,666
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	579,439 73
Number of same,	5,987
Date of examination by commissioner: March 5.	

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 41.

CHARLES F. BYAM, *President.*

AUGUSTUS W. STOVER, *Treasurer.*

JOHN H. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES F. BYAM,

GEORGE H. PENDERGAST,

BENJAMIN F. STACEY,

GEORGE M. STARBIRD,

CHARLES M. HOSMER.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Wednesdays, 3 to 5 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$530,500 00	Deposits, . . .	\$6,561,527 60
Loan on public funds, . . .	50,000 00	Guaranty fund, . . .	326,000 00
Bank stock, as per schedule, .	492,752 00	Profit and loss account, . . .	153,801 23
Loans on bank stock, . . .	9,200 00		
Railroad bonds, as per schedule, .	601,400 00		
Loans on railroad bonds, . . .	75,000 00		
Boston Terminal Co. bonds, . . .	110,000 00		
Real estate (for banking purposes), . . .	70,000 00		
Real estate by foreclosure, . . .	76,900 00		
Loans on real estate, . . .	2,599,724 00		
Loans on personal security, . . .	2,189,672 75		
Loans on depositors' books, . . .	200 00		
Deposits in banks, on interest, .	219,502 46		
Cash on hand, . . .	16,477 62		
	\$7,041,328 83		\$7,041,328 83

Cash on Deposit in Banks, amount in each:—

Colonial National Bank, Boston,	\$30,000 00
Metropolitan National Bank, Boston,	30,000 00
Monument National Bank, Boston,	79,502 46*
National Bank of the Republic, Boston,	40,000 00
National Security Bank, Boston,	40,000 00

Loan on Public Funds:—

\$50,000 Massachusetts 3½s,	\$50,000 00
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* This amount, in excess of the legal limit, has been reduced.

Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

23 shares Monument National Bank, Boston,	\$2,300 00
13 shares Peoples National Bank, Boston,	6,900 00
2 shares Monument National Bank, Boston,	
25 shares Colonial National Bank, Boston,	
30 shares Commercial National Bank, Boston,	

Loans on Railroad Bonds, amount on each:—

\$50,000 Eastern R.R. 6s,	\$50,000 00
27,000 New York, New Haven & Hartford R.R. 3½s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$69,000 00	\$50,000 00
Massachusetts 3½s,	50,000	53,625 00	50,000 00
City of Boston, Mass., 4s,	50,000	54,500 00	50,000 00
of Holyoke, Mass., 4s,	38,000	41,355 00	38,000 00
of Malden, Mass., 4s,	25,000	28,125 00	25,000 00
of Manchester, N. H., 5s,	50,000	59,000 00	50,000 00
of Medford, Mass., 4s,	50,000	55,850 00	50,000 00
of New Bedford, Mass., 4s,	66,000	72,270 00	66,000 00
of Newton, Mass., 4s,	50,000	55,750 00	50,000 00
of Taunton, Mass., 4s,	14,000	15,190 00	14,000 00
Town of Lexington, Mass., 4s,	50,000	53,325 00	50,000 00
of Milton, Mass., 4s,	21,500	21,647 50	21,500 00
of Natick, Mass., 4s,	16,000	18,120 00	16,000 00
	\$530,500	\$597,757 50	\$530,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Andover Nat'l Bank, Andover,	\$1,200	\$1,200 00	\$1,200 00
200	Atlas National Bank, Boston,	20,000	21,400 00	20,000 00
106	Blackstone Nat'l Bank, Boston,	2,438	530 00	—
42	Boston National Bank, Boston,	—	42 00	—
145	Boylston Nat'l Bank, Boston,	14,500	15,225 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	47,500 00	25,000 00
500	Colonial Nat'l Bank, Boston,	50,000	75,000 00	75,000 00
500	Continental N'l Bank, Boston,	—	2,500 00	—
300	Eliot National Bank, Boston,	30,000	45,000 00	30,000 00
20	First National Bank, Boston,	2,000	3,500 00	2,000 00
150	First Ward Nat'l B'k, Boston,	15,000	24,000 00	14,800 00
65	Freemans Nat'l Bank, Boston,	6,500	6,565 00	6,500 00
304	Howard Nat'l Bank, Boston,	20,368	4,560 00	3,648 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Manufacturers N'l B'k, Boston,	—	\$750 00	—
86	Market Nat'l Bank, Boston, .	\$6,708	1,118 00	\$1,376 00
224	Metropolitan N'l B'k, Boston,	22,400	22,400 00	22,400 00
166	Monument Nat'l B'k, Boston, .	16,600	31,540 00	16,600 00
263	N'l B'k of Commerce, Boston,	26,300	33,138 00	26,300 00
200	N'l B'k of Redemption, Boston,	20,000	25,000 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	51,642 00	34,200 00
326	National City Bank, Boston, .	—	1,630 00	—
246	N'l Hide & Leather B'k, Boston,	24,600	30,504 00	24,600 00
27	N'l Market Bank of Brighton, Boston,	2,700	2,700 00	2,700 00
178	National Revere Bank, Boston,	3,382	534 00	178 00
156	National Webster B'k, Boston,	15,600	16,224 00	15,600 00
69	Shawmut Nat'l Bank, Boston,	—	69 00	—
500	Shoe & Leather N'l B'k, Boston,	50,000	75,000 00	49,500 00
90	Suffolk National Bank, Boston,	9,000	10,350 00	9,000 00
275	Tremont Nat'l Bank, Boston, .	13,750	2,750 00	2,750 00
150	Home National B'k, Brockton,	15,000	26,250 00	15,000 00
26	Conway Nat'l Bank, Conway,	2,600	2,600 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	9,375 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,375 00	7,500 00
217	First National Bank, Lynn, .	21,700	23,870 00	21,700 00
67	Blue Hill Nat'l Bank, Milton,	6,700	7,772 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	13,230 00	13,900 00
		\$507,946	\$644,843 00	\$492,752 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$12,000	\$12,360 00	\$11,700 00
Boston & Maine R.R. 4½s,	125,000	157,500 00	125,000 00
Concord & Claremont R.R. 4½s,	25,000	27,750 00	25,000 00
Fitchburg R.R. 4s,	100,000	106,955 00	96,000 00
Fitchburg R.R. 5s,	150,000	163,500 00	150,000 00
Maine Central R.R. 4s,	40,000	42,000 00	40,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	29,000 00	25,000 00
Upper Coos R.R. 4s,	50,000	53,500 00	49,700 00
Upper Coos R.R. 4½s,	79,000	90,850 00	79,000 00
	\$606,000	\$683,415 00	\$601,400 00

Charlestown Five Cents Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston Terminal Company 3½s, .	\$110,000	\$127,600 00	\$110,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$189,502 46	2 per cent.	\$50,000 00	3½ per cent.	\$62,100 00	4¾ per cent.
30,000 00	2½ “	1,131,000 00	4 “	1,639,079 00	5 “
20,000 00	3½ “	488,100 00	4½ “	245,975 00	5½ “
50,000 00	3¾ “	30,000 00	4¾ “	108,670 00	6 “
180,000 00	3¾ “	907,372 75	4½ “	11,500 00	6½ “

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	82,500 00
Assessed value of the same,	82,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,916 37
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	76,900 00
Assessed value of the same,	103,650 00
Number of loans which are of an amount not exceeding \$3,000 each, 611	
Aggregate amount of the same,	930,724 00
Total number of loans upon real estate,	869
Gross amount of interest or profits, received or earned, as per books, during year ending Oct. 31, 1901,	321,558 57
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$109,437 30 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent.,* 111,000 00 }	220,437 30
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,947
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,725
Total number of open accounts Oct. 31, 1901,	18,334
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	14,260 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	894,518 11
Number of same,	14,207
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,058,938 38
Number of same,	12,160
Date of examination by commissioner: April 8.	

* Estimated.

CHELSEA SAVINGS BANK—CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 116.

THOMAS STRAHAN, *President*.

ALBERT A. FICKETT, *Treasurer*.

ALBERT A. FICKETT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

GEORGE W. J. MOULTON,

GEORGE E. MORRILL,

BENJAMIN F. DODGE,

ALBERT A. FICKETT,

ABRAM T. COLLIER.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$481,000 00	Deposits,	\$4,172,294 54
Loans on public funds,	1,550 00	Guaranty fund,	209,400 00
Bank stock, as per schedule, .	159,050 00	Interest account,	33,460 16
Loans on bank stock,	37,750 00	Profit and loss account,	90,506 10
Railroad bonds, as per schedule, .	332,687 50		
Real estate (for banking purposes),	36,796 27		
Real estate by foreclosure,	86,095 90		
Loans on real estate,	2,045,285 00		
Loans on personal security,	1,152,825 00		
Loans to counties, cities or towns (notes),	27,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest, . .	123,458 40		
Expense account,	5,433 90		
Premium account,	12,312 50		
Cash on hand,	4,216 33		
	\$4,505,660 80		\$4,505,660 80

Cash on Deposit in Banks, amount in each:—

Commercial National Bank, Boston,	\$4,500 56
First National Bank, Chelsea,	108,589 84*
Winnisimmet National Bank, Chelsea,	10,368 00

Loans on Public Funds, amount on each:—

\$1,050 United States 4s,	\$1,050 00
500 United States 4s,	500 00

* This amount, in excess of the legal limit, has been reduced.

Chelsea Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

500 shares National Hamilton Bank, Boston,	\$35,000 00
24 shares First National Bank, Bangor, Me.,	800 00
15 shares Winnisimmet National Bank, Chelsea,	1,150 00
4 shares Fourth National Bank, Boston,	300 00
7 shares First National Bank, Chelsea,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
New Hampshire 6s,	\$4,500	\$4,735 00	\$4,500 00
City of Bay City, Mich, 5s,	16,500	16,500 00	16,500 00
of Boston, Mass, 4s,	50,000	54,437 50	50,000 00
of Cambridge, Mass, 6s,	2,000	2,070 00	2,000 00
of Canton, Ohio, 5s,	4,000	4,200 00	4,000 00
of Chelsea, Mass., 4s,	20,000	20,700 00	20,000 00
of Chicago, Ill., 3.65s,	7,000	7,000 00	7,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Dayton, Ohio, 5s,	1,000	1,065 00	1,000 00
of Fall River, Mass., 6s,	5,000	5,387 50	5,000 00
of Fort Wayne, Ind., 4½s,	20,000	22,200 00	20,000 00
of Gardiner, Me., 4s,	6,000	6,255 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,522 50	13,000 00
of Keene, N. H., 4s,	20,000	20,900 00	20,000 00
of Lawrence, Mass., 4s,	25,000	28,000 00	25,000 00
of Lewiston, Me., 4s,	30,000	33,350 00	30,000 00
of Lewiston, Me., 5s,	16,000	17,320 00	16,000 00
of Lowell, Mass, 4s,	8,000	8,880 00	8,000 00
of Newton, Mass., 4s,	65,000	70,850 00	65,000 00
of Peoria, Ill., 4½s,	15,000	15,000 00	15,000 00*
of Saginaw, Mich., 4s,	25,000	26,112 50	25,000 00
of Taunton, Mass., 4s,	25,000	27,875 00	25,000 00
of Waltham, Mass., 4s,	22,000	24,185 00	22,000 00
of Worcester, Mass., 4½s,	20,000	20,800 00	20,000 00
Town of Canton, Mass., 4s,	8,000	8,500 00	8,000 00
of Danvers, Mass., 5s,	2,000	2,140 00	2,000 00
of Marblehead, Mass., 4s,	6,000	6,080 00	6,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Winthrop, Mass., 5s,	11,000	11,550 00	11,000 00
	\$481,000	\$513,615 00	\$481,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
216	Atlas National Bank, Boston,	\$21,600	\$23,112 00	\$21,600 00
98	Boylston Nat'l Bank, Boston,	9,800	10,290 00	9,800 00
112	Central Nat'l Bank, Boston,	11,200	13,216 00	11,200 00

Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Commercial N'l Bank, Boston,	\$2,500	\$3,325 00	\$2,500 00
226	Eliot National Bank, Boston, .	22,600	33,900 00	22,600 00
100	First National Bank, Boston, .	10,000	17,500 00	10,000 00
32	Freemans Nat'l Bank, Boston, .	3,200	3,232 00	3,200 00
200	Merchants N'l Bank, Boston, .	20,000	35,000 00	20,000 00
52	N'l B'k of Commerce, Boston,	5,200	6,552 00	5,200 00
63	N'l B'k of Redemption, Boston,	6,300	7,875 00	6,300 00
130	N'l B'k of the Republic, Boston,	13,000	19,630 00	13,000 00
43	National City Bank, Boston, .	—	215 00	—
20	Nat'l Exchange Bank, Boston,	2,000	2,800 00	2,000 00
42	Nat'l Webster Bank, Boston, .	4,200	4,368 00	4,200 00
47	Shawmut Nat'l Bank, Boston, .	—	47 00	—
116	State National Bank, Boston, .	11,600	12,876 00	11,600 00
17	Suffolk Nat'l Bank, Boston, .	1,700	1,955 00	1,700 00
24	Third National Bank, Boston,	2,400	2,544 00	2,400 00
15	Tremont Nat'l Bank, Boston, .	750	150 00	750 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
15	Winnisimmet N'l B'k, Chelsea,	1,500	1,500 00	1,500 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,625 00	4,500 00
5	Nat'l Exchange Bank, Salem, .	175	25 00	—
20	First N'l B'k, So. Weymouth, .	2,000	2,000 00	2,000 00
		\$159,225	\$210,737 00	\$159,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$28,250 00	\$25,000 00
Boston & Maine R.R. 4½s, . . .	20,000	25,200 00	20,000 00
Boston & Providence R.R. 4s, . .	45,000	48,825 00	45,000 00
Burlington & Missouri R.R. 6s, . .	15,000	18,000 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	15,000	16,425 00	15,000 00
Fitchburg R.R. 4s,	35,000	35,940 00	35,000 00
Fitchburg R.R. 5s,	45,000	46,880 00	45,000 00
Hannibal & St. Joseph R.R. 6s, . .	25,000	29,750 00	25,000 00
Illinois Central R.R. 3s,	25,000	22,500 00	22,687 50
New York, New Haven & Hartford R.R. 4s,	25,000	29,000 00	25,000 00
Norwich & Worcester R.R. 4s, . .	20,000	22,200 00	20,000 00
Old Colony R.R. 4s,	40,000	44,650 00	40,000 00
		\$335,000	\$367,620 00
			\$332,687 50

Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$123,458 40	2½ per cent.	\$318,900 00	4½ per cent.	\$1,335,915 00	5 per cent.
20,000 00	3¾ “	161,500 00	4½ “	327,180 00	5½ “
25,000 00	3¾ “	50,000 00	4¾ “	529,115 00	6 “
497,000 00	4 “				

Amount invested in real estate for banking purposes,	\$36,796 27
Estimated value of the same,	44,000 00
Assessed value of the same,	32,950 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	86,095 90
Assessed value of the same,	122,751 00
Number of loans which are of an amount not exceeding \$3,000 each, 944	
Aggregate amount of the same,	1,310,335 00
Total number of loans upon real estate,	1,070
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	198,405 77
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$75,578 49 } during the year ending Oct. 31, 1901, { 1¾ per cent., 68,144 24 }	143,722 73
Number of accounts opened during the year ending Oct. 31, 1901, 2,060	
Number of accounts closed during the year ending Oct. 31, 1901, 1,589	
Total number of open accounts Oct. 31, 1901,	16,426
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	10,502 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	855,420 77
Number of same,	22,682
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	777,611 74
Number of same,	14,090
Date of examination by commissioner: April 1 and 2.	

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 50.

JOHN B. WOOD, *President.*

RUSSELL L. SCOTT, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

J. A. CARTER,

JAMES L. PEASE,

GEORGE A. EDGERTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$79,000 00	Deposits,	\$1,167,410 80
Bank stock, as per schedule, .	22,600 00	Guaranty fund, . .	55,500 00
Railroad bonds, as per schedule, .	87,000 00	Interest account, . .	6,561 09
Loan on railroad stock,	300 00	Profit and loss account,	9,672 02
Boston Terminal Co. bonds, . .	75,000 00	Suspense account, . .	1,250 00
Loans on real estate,	687,981 00		
Loans on personal security, . .	158,256 00		
Loans to counties, cities or towns (notes),	27,850 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	54,056 44		
Deposits in banks, not on interest, .	43,818 07		
Expense account,	802 09		
Cash on hand,	3,230 31		
	\$1,240,393 91		\$1,240,393 91

Cash on Deposit in Banks, amount in each :—

First National Bank, Chicopee,	\$7,482 12
Chapin National Bank, Springfield,	8,000 00
Chicopee National Bank, Springfield,	15,000 00
City National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	36,335 95
Second National Bank, Springfield,	5,056 44
Springfield National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	6,000 00
Hampden Trust Company, Springfield,	5,000 00

Loan on Railroad Stock :—

2 shares Boston & Albany R.R.,	\$300 00
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Chicopee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$5,000	\$5,100 00	\$5,000 00
of Altoona, Pa., 4s, . . .	25,000	27,920 00	25,000 00
of Chicopee, Mass., 4s, . . .	15,000	16,857 00	15,000 00
of Lynn, Mass., 4s, . . .	10,000	11,150 00	10,000 00
of Portland, Me., 6s, . . .	5,000	5,730 00	5,000 00
of Providence, R. I., 4s, . . .	10,000	10,725 00	10,000 00
Town of Rockport, Mass., 4s, . . .	9,000	9,240 00	9,000 00
	\$79,000	\$86,722 00	\$79,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,250 00	\$1,000 00
100	First National Bank, Chicopee,	10,000	13,000 00	10,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,590 00	6,600 00
50	City Nat'l Bank, Springfield, .	5,000	7,100 00	5,000 00
		\$22,600	\$28,940 00	\$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$4,000	\$4,090 00	\$4,000 00
Boston & Maine R.R. 4½s, . . .	5,000	6,300 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Illinois Central R.R. 3½s, . . .	20,000	20,200 00	20,000 00
Maine Central R.R. 5s, . . .	3,000	3,420 00	3,000 00
New York, New Haven & Hartford R.R. 4s,	35,000	40,600 00	35,000 00
	\$87,000	\$95,010 00	\$87,000 00

Chicopee Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$75,000	\$87,000 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,056 44	3 per cent.	\$67,525 00	4 per cent.	\$15,000 00	4½ per cent.
15,000 00	3½ “	15,000 00	4½ “	637,162 00	5 “
13,000 00	3¾ “	127,200 00	4½ “		

Number of loans which are of an amount not exceeding \$3,000 each, 375
 Aggregate amount of the same, \$399,287 00
 Total number of loans upon real estate, 394
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 53,812 88
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.
 Rate and amount of each semi-annual dividend { 2 per cent., \$20,846 61 }
 during the year ending Oct. 31, 1901, . . . { 2 per cent., 21,673 16 } 42,519 77
 Number of accounts opened during the year ending Oct. 31, 1901, . 502
 Number of accounts closed during the year ending Oct. 31, 1901, . 355
 Total number of open accounts Oct. 31, 1901, 2,568
 Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-
 clusive of taxes), 3,515 55
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1901, 226,818 34
 Number of same, 2,812
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1901, 182,545 45
 Number of same, 2,017
 Date of examination by commissioner: April 12.

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 38.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

H. SMITH NEWELL,

JAMES E. TAYLOR,

JAMES FLINT,

GEORGE M. MORTON.

Open for business every business day, 9 A.M. to 3 P.M.; also Thursdays and Saturdays 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$18,292 50	Deposits,	\$610,698 09
Bank stock, as per schedule, .	30,530 00	Guaranty fund, .	15,664 06
Railroad bonds, as per schedule, .	38,414 45	Interest account, .	2,514 52
Boston Terminal Co. bonds, .	11,000 00	Profit and loss account,	16,004 10
Real estate by foreclosure, .	1,446 36		
Loans on real estate,	432,479 38		
Loans on personal security, .	63,190 08		
Deposits in banks, on interest, .	40,226 34		
Deposits in banks, not on interest, .	3,059 42		
Expense account,	223 72		
Furniture and fixtures,	3,255 00		
Cash on hand,	2,763 52		
	\$644,880 77		\$644,880 77

Cash on Deposit in Banks, amount in each:—

Chicopee National Bank, Springfield,	\$14,059 42
City National Bank, Springfield,	6,115 94
Pynehon National Bank, Springfield,	9,809 89
Springfield National Bank, Springfield,	7,684 26
Springfield Safe Deposit and Trust Company, Springfield,	5,616 25

Chicopee Falls Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicopee, Mass., 3½s, . . .	\$18,000	\$18,360 00	\$18,292 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, . .	\$1,000	\$1,300 00	\$1,000 00
5	First N'l Bank, Easthampton, . .	500	500 00	500 00
16	Franklin Co. N'l B'k, Greenfield, .	1,600	1,632 00	1,600 00
20	Hadley Falls N'l B'k, Holyoke, . .	2,000	2,600 00	2,000 00
50	Home Nat'l Bank, Holyoke, . . .	5,000	5,750 00	5,000 00
13	Palmer Nat'l Bank, Palmer, . . .	1,300	1,300 00	1,300 00
4	Agawam N'l B'k, Springfield, . .	400	400 00	400 00
40	Chapin N'l Bank, Springfield, . .	4,000	4,600 00	4,930 00
25	Chicopee N'l B'k, Springfield, . .	2,500	3,750 00	2,500 00
50	City Nat'l Bank, Springfield, . .	5,000	7,100 00	5,000 00
20	First N'l Bank, Springfield, . . .	2,000	2,100 00	3,300 00
20	Springfield Safe Deposit and Trust Company, Springfield, . .	2,000	3,000 00	3,000 00
		\$27,300	\$34,032 00	\$30,530 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s, .	\$5,000	\$5,100 00	\$5,199 10
Illinois Central R.R. 3½s,	5,000	5,050 00	5,143 82
New York, New Haven & Hartford R.R. 3½s,	10,000	10,500 00	10,556 11
New York, New Haven & Hartford R.R. 4s,	15,000	17,400 00	17,515 42
	\$35,000	\$38,050 00	\$38,414 45

Chicopee Falls Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$11,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,226 34 11,000 00	3 per cent. 3½ “	\$40,000 00	4½ per cent.	\$455,669 46	5 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$1,446 36
Assessed value of the same,	1,550 00
Number of loans which are of an amount not exceeding \$3,000 each,	259
Aggregate amount of the same,	297,529 46
Total number of loans upon real estate,	233
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	28,038 96
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$10,775 36 } during the year ending Oct. 31, 1901, { 2 per cent., 11,288 48 }	22,063 84
Number of accounts opened during the year ending Oct. 31, 1901,	315
Number of accounts closed during the year ending Oct. 31, 1901,	277
Total number of open accounts Oct. 31, 1901,	1,872
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,285 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	128,518 43
Number of same,	2,593
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	102,128 12
Number of same,	1,695
Date of examination by commissioner: April 11.	

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 51.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

GEORGE H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN C. MILNE,

HENRY H. EARL,

WILLIAM F. THOMAS,

SAMUEL W. HATHAWAY,

MARCUS G. B. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$174,500 00	Deposits, . . .	\$4,096,027 36
Bank stock, as per schedule, .	287,940 00	Gnaranty fund, .	210,533 55
Railroad bonds, as per schedule, .	538,000 00	Discount, . . .	159,352 64
Boston Terminal Co. bonds, .	25,000 00	Suspense account, .	18,328 83
Real estate by foreclosure, .	17,139 60		
Loans on real estate, . . .	2,336,344 70		
Loans on personal security, .	939,455 00		
Loans to counties, cities or towns (notes),	13,999 84		
Deposits in banks, on interest, .	136,996 85		
Deposits in banks, not on interest, .	8,290 61		
Expense account,	3,199 12		
Cash on hand,	3,376 66		
	\$4,484,242 38		\$4,484,242 38

Cash on Deposit in Banks, amount in each :—

Eliot National Bank, Boston,	\$27,356 19
First National Bank, Boston,	27,161 72
National Bank of Redemption, Boston,	27,399 49
National Bank of the Republic, Boston,	27,086 72
Washington National Bank, Boston,	27,992 73
Pocasset National Bank, Fall River,	8,290 61

Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$41,000	\$43,950 00	\$41,000 00
City of Bay City, Mich, 8s,	500	642 50	500 00
of Chicago, Ill., 4s,	25,000	27,437 50	25,000 00
of Indianapolis, Ind., 4s,	23,000	25,530 00	23,000 00
of Kansas City, Mo., 4½s,	50,000	56,500 00	50,000 00
of Milwaukee, Wis., 5s,	19,500	21,186 25	19,500 00
of Somerville, Mass., 4½s,	5,000	5,075 00	5,000 00
of Waterbury, Conn., 4s,	10,500	11,426 25	10,500 00
	\$174,500	\$191,747 50	\$174,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Colonial Nat'l Bank, Boston,	\$600	\$900 00	\$600 00
6	Continental N'l Bank, Boston,	—	30 00	—
93	Eliot National Bank, Boston,	9,300	13,950 00	9,300 00
250	First National Bank, Boston,	25,000	43,750 00	25,000 00
50	Merchants Nat'l Bank, Boston,	5,000	8,750 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	9,702 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	16,000 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,775 00	2,500 00
150	N'l Hide & Leather B'k, Boston,	15,000	18,600 00	15,000 00
188	N'l Shawmut Bank, Boston,	18,800	37,600 00	18,800 00
35	Shawmut N'l Bank, Boston,	—	35 00	—
51	State National Bank, Boston,	5,100	5,661 00	5,100 00
49	Suffolk National Bank, Boston,	4,900	5,635 00	4,900 00
102	Washington N'l Bank, Boston,	10,200	11,322 00	10,200 00
174	Fall River N'l B'k, Fall River,	17,400	18,270 00	16,012 50
149	Massasoit N'l B'k, Fall River,	14,900	23,095 00	14,900 00
300	Metacomet N'l B'k, Fall River,	30,000	36,600 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,880 00	11,000 00
800	Pocasset N'l B'k, Fall River,	80,000	121,600 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	27,900 00	18,000 00
13	Railroad Nat'l Bank, Lowell,	1,300	1,625 00	1,127 50
		\$289,500	\$416,680 00	\$287,940 00

Citizens' Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$27,500 00	\$25,000 00
Boston & Maine R.R. 4½s, .	20,000	25,200 00	20,000 00
Boston, Revere Beach & Lynn R.R. 4½s, .	6,000	6,960 00	6,000 00
Boston, Winthrop & Shore R.R. 5s, .	7,000	7,420 00	7,000 00
Chic., Burlington & Quincy R.R. 4s, .	10,000	10,450 00	10,000 00
Chic., Burlington & Quincy R.R. 5s, .	47,000	54,050 00	47,000 00
Concord & Montreal R.R. 4s, .	20,000	21,800 00	20,000 00
Fitchburg R.R. 5s, .	1,000	1,090 00	1,000 00
Hannibal & St. Joseph R.R. 6s, .	35,000	41,640 00	35,000 00
Illinois Central R.R. 3½s, .	25,000	25,250 00	25,000 00
Illinois Central R.R. 4s, .	75,000	85,000 00	75,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, .	20,000	23,100 00	20,000 00
Mahoning Coal Company R.R. 5s, .	15,000	19,500 00	15,000 00
Maine Central R.R. 4½s, .	26,000	27,470 00	26,000 00
Maine Central R.R. 5s, .	2,000	2,280 00	2,000 00
Maine Central R.R. 7s, .	31,000	40,300 00	31,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	58,000	73,080 00	58,000 00
New York, Lackawanna & Western R.R. 6s, .	35,000	46,900 00	35,000 00
New York & New England R.R. 6s, .	3,000	3,225 00	3,000 00
New York & New England R.R. 7s, .	2,000	2,210 00	2,000 00
Old Colony R.R. 4s, .	25,000	27,625 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s, .	20,000	26,600 00	20,000 00
Troy & Boston R.R. 7s, .	5,000	7,650 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s, .	25,000	26,375 00	25,000 00
	\$538,000	\$632,675 00	\$538,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$25,000 00

Citizens' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$136,996 85	2 per cent.	\$614,531 00	4½ per cent.	\$683,102 70	5½ per cent.
421,599 84	4 “	1,368,872 00	5 “	191,694 00	6 “
10,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$17,139 60
Assessed value of the same,	14,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 357	
Aggregate amount of the same,	488,221 00
Total number of loans upon real estate,	527
Amount of investments from which no income is received,	906 87
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	223,234 51
Times for the dividends fixed by the by-laws: second Monday in June and December; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$78,320 11 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 78,859 44 }	157,179 55
Number of accounts opened during the year ending Oct. 31, 1901,	1,518
Number of accounts closed during the year ending Oct. 31, 1901,	1,515
Total number of open accounts Oct. 31, 1901,	6,707
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	11,972 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	590,478 38
Number of same,	5,831
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	683,998 01
Number of same,	6,093
Date of examination by commissioner: September 12.	

CITY SAVINGS BANK — PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 31.

FRANCIS W. ROCKWELL, *President*.HIRAM B. WELLINGTON, *Treasurer*.BENJAMIN M. ENGLAND, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

HENRY R. PEIRSON,

HIRAM B. WELLINGTON,

JACOB GIMLICH,

ARTHUR A. MILLS,

WILLIAM M. MERCER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,000 00	Deposits,	\$527,587 88
Bank stock, as per schedule, .	6,228 00	Guaranty fund, . .	6,273 12
Loans on bank stock,	2,100 00	Interest account, . .	3,171 70
Railroad bonds, as per schedule, .	49,000 00	Profit and loss account,	6 00
Loans on railroad stock,	300 00	Rent account,	386 69
Boston Terminal Co. bonds, . .	45,000 00		
Real estate by foreclosure, . .	5,227 83		
Loans on real estate,	362,040 73		
Loans on personal security, . .	37,960 00		
Loans to counties, cities or towns (notes),	2,200 00		
Deposits in banks, on interest, .	1,540 02		
Deposits in banks, not on interest, .	6,767 27		
Expense account,	899 88		
Premium account,	5,413 87		
Cash on hand,	1,747 79		
	\$537,425 39		\$537,425 39

Cash on Deposit in Banks, amount in each:—

Agricultural National Bank, Pittsfield,	\$957 01
Pittsfield National Bank, Pittsfield,	959 67
Third National Bank, Pittsfield,	4,350 59
Berkshire Loan and Trust Company, Pittsfield,	2,040 02

Loans on Bank Stock, amount on each:—

10 shares Berkshire Loan and Trust Company, Pittsfield,	\$1,000 00
2 shares Berkshire Loan and Trust Company, Pittsfield,	200 00
4 shares Berkshire Loan and Trust Company, Pittsfield,	400 00
5 shares Third National Bank, Pittsfield,	500 00

City Savings Bank — Continued.

Loans on Railroad Stock, amount on each:—

1 share Boston & Albany R.R.,	\$100 00
1 share Boston & Albany R.R.,	200 00*

* This loan, in excess of the legal limit, will be reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s,	\$5,000	\$5,231 00	\$5,000 00
of Stoughton, Mass., 4s,	6,000	6,630 00	6,000 00
	\$11,000	\$11,861 00	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Berkshire N'l B'k, No. Adams,	\$1,000	\$1,070 00	\$1,075 00
5	Agricultural N'l B'k, Pittsfield,	500	1,225 00	1,300 00
19	First Nat'l Bank, Springfield, .	1,900	1,995 00	2,318 00
10	Housatonic N'l B'k, Stockb'dge,	1,000	1,450 00	1,535 00
		\$4,400	\$5,740 00	\$6,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$5,000	\$5,850 00	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	9,000	9,180 00	9,000 00
Chic., Burlington & Quincy R.R. 7s,	2,000	2,110 00	2,000 00
Concord & Montreal R.R. 4s,	3,000	3,288 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,650 00	5,000 00
Illinois Central R.R. 3½s,	17,000	17,170 00	17,000 00
Penobscot Shore Line R.R. 4s,	8,000	8,660 00	8,000 00
	\$49,000	\$51,908 00	\$49,000 00

City Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$45,000	\$52,200 00	\$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,540 02 1,600 00	2 per cent. 4 “	\$14,000 00 368,497 32	4½ per cent. 5 “	\$20,503 41	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,227 83
Assessed value of the same,	5,100 00
Net income received from same during the year ending Oct. 31, 1901, . .	34 27
Number of loans which are of an amount not exceeding \$3,000 each, 154	
Aggregate amount of the same,	190,213 82
Total number of loans upon real estate,	157
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	22,588 31
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$8,017 14 } during the year ending Oct. 31, 1901, . . { 1½ per cent., 8,468 11 }	16,485 25
Number of accounts opened during the year ending Oct. 31, 1901, . . .	468
Number of accounts closed during the year ending Oct. 31, 1901, . . .	324
Total number of open accounts Oct. 31, 1901,	1,654
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,370 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	154,260 88
Number of same,	2,243
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	128,674 23
Number of same,	1,311
Date of examination by commissioner: October 2.	

CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 48.

JOHN E. GALE, *President.*

GEORGE W. NOYES, *Treasurer.*

GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN E. GALE,

S. P. GARDNER,

SAMUEL W. HOPKINSON,

GEORGE NICHOLS, 2d,

PHILIP C. SWETT.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$170,200 00	Deposits,	\$1,870,580 43
Bank stock, as per schedule, .	35,350 00	Guaranty fund, .	93,750 00
Loans on bank stock,	9,600 00	Interest account, .	31,493 59
Railroad bonds, as per schedule, .	360,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	4,250 00	count,	17,867 68
Boston Terminal Co. bonds, .	150,000 00		
Loans on real estate,	642,836 66		
Loans on personal security, .	525,301 88		
Loans to counties, cities or towns			
(notes),	24,000 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	63,416 64		
Expense account,	2,956 07		
Premium account,	21,228 64		
Tax account,	2,565 74		
Cash on hand,	1,886 07		
	\$2,013,691 70		\$2,013,691 70

Cash on Deposit in Banks, amount in each : —

First National Bank, Haverhill,	\$38,416 64
Haverhill National Bank, Haverhill,	15,000 00
Haverhill Safe Deposit and Trust Company, Haverhill,	10,000 00

Loans on Bank Stock, amount on each : —

8 shares First National Bank, Haverhill,	\$800 00
10 shares First National Bank, Haverhill,	3,000 00
18 shares Pacific National Bank, Lawrence,	
12 shares National Bank of Methuen, Methuen,	

City Five Cents Savings Bank — Continued.

18 shares First National Bank, Haverhill,	\$700 00
40 shares Farmington National Bank, Farmington, N. H.,	2,500 00
8 shares First National Bank, Haverhill,	600 00
20 shares Second National Bank, Haverhill,	1,500 00
5 shares Second National Bank, Haverhill,	500 00

Loans on Railroad Stock, amount on each:—

6 shares Boston & Maine R.R.,	\$600 00
26 shares Boston & Maine R.R.,	3,650 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$25,000	\$27,062 00	\$25,000 00
City of Brockton, Mass., 4s,	7,000	7,315 00	7,000 00
of Haverhill, Mass., 4s,	46,000	48,534 00	46,000 00
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Indianapolis, Ind., 4s,	10,000	11,150 00	10,000 00
of Medford, Mass., 4s,	11,000	11,975 00	11,000 00
of Newton, Mass., 4s,	25,000	29,300 00	25,000 00
of Portsmouth, N. H., 4s,	10,000	10,900 00	10,000 00
of Youngstown, Ohio, 5s,	10,000	10,425 00	10,000 00
Town of Bradford, Mass., 4s,	14,200	14,542 00	14,200 00
of Plaistow, N. H., 4s,	2,000	2,085 00	2,000 00
	\$170,200	\$184,588 00	\$170,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Massachusetts N'l B'k, Boston,	\$3,000	\$3,360 00	\$3,000 00
25	Merchants Nat'l Bank, Boston,	2,500	4,375 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	1,134 00	900 00
15	Tremont Nat'l Bank, Boston, .	750	150 00	750 00
165	First Nat'l Bank, Haverhill, .	16,500	24,750 00	16,500 00
45	Haverhill N'l Bank, Haverhill,	4,500	6,975 00	4,500 00
22	Merrimack N'l B'k, Haverhill,	2,200	3,300 00	2,200 00
50	Haverhill Safe Deposit and Trust Company, Haverhill, .	5,000	6,000 00	5,000 00
		\$35,350	\$50,044 00	\$35,350 00

City Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$11,000 00	\$10,000 00
Boston & Maine R.R. 4s,	55,000	63,475 00	55,000 00
Boston & Maine R.R. 4½s,	10,000	12,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s,	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 5s,	35,000	37,392 00	35,000 00
Illinois Central R.R. 3½s,	60,000	60,600 00	60,000 00
Maine Central R.R. 4s,	15,000	15,825 00	15,000 00
Maine Central R.R. 7s,	10,000	13,275 00	10,000 00
New York & New England R.R. 6s,	25,000	26,875 00	25,000 00
Old Colony R.R. 4s,	40,000	45,149 00	40,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,200 00	10,000 00
Upper Coos R.R. 4s,	15,000	16,050 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,600 00	10,000 00
	\$360,000	\$394,891 00	\$360,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$150,000	\$174,000 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,416 64	2½ per cent.	\$25,000 00	3½ per cent.	\$23,500 00	4¾ per cent.
25,000 00	3 “	160,000 00	3¾ “	549,674 71	5 “
15,000 00	3.055 “	241,250 00	4 “	20,190 00	5½ “
9,000 00	3½ “	123,401 88	4½ “	39,071 95	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 268

Aggregate amount of the same, \$371,561 66

Total number of loans upon real estate, 297

Amount of investments from which no income is received, 750 00

City Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$86,538 83
Times for the dividends fixed by the by-laws: December 1 and June 1; payable first Wednesday in June and December.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$30,607 23 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 31,074 30 }	61,681 53
Number of accounts opened during the year ending Oct. 31, 1901,	1,074
Number of accounts closed during the year ending Oct. 31, 1901,	781
Total number of open accounts Oct. 31, 1901,	7,309
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,860 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	292,405 14
Number of same,	7,073
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	299,649 47
Number of same,	4,848
Date of examination by commissioner: February 12.	

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 29.

FRED A. BUTTRICK, *President.*

FRANK W. HURD, *Treasurer.*

FRANK W. HURD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRED A. BUTTRICK, LEONARD HUNTRESS,
ADDISON PUTNAM, FRANK COBURN,
HENRY C. COOPER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,123,000 00	Deposits,	\$7,278,159 20
Bank stock, as per schedule, .	509,067 00	Guaranty fund, .	360,000 00
Loans on bank stock,	16,111 25	Interest account, .	107,117 09
Railroad bonds, as per schedule, .	1,854,250 00	Profit and loss account,	55,596 90
Real estate by foreclosure, . .	14,254 74		
Loans on real estate,	2,911,538 46		
Loans on personal security, . .	1,228,812 60		
Loans to counties, cities or towns			
(notes),	52,700 00		
Deposits in banks, on interest, .	33,902 32		
Bank liquidation account, . . .	3,380 95		
Suspense account,	2,469 34		
Cash on hand,	1,386 53		
	<hr/>		<hr/>
	\$7,800,873 19		\$7,800,873 19

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$1,466 26
National Shawmut Bank, Boston,	2,149 13
Third National Bank, Boston,	1,834 41
Appleton National Bank, Lowell,	38,452 52
Pynchon National Bank, Springfield,	40,000 00

Loans on Bank Stock, amount on each :—

111 shares Pacific National Bank, Lawrence,	\$8,761 25
20 shares Lowell Trust Company, Lowell,	1,500 00
20 shares Lowell Trust Company, Lowell,	} 2,100 00
5 shares Appleton National Bank, Lowell,	

City Institution for Savings — Continued.

10 shares Massachusetts Loan and Trust Company, Boston, . . .	\$700 00
6 shares Appleton National Bank, Lowell,	500 00
15 shares First National Bank, Lowell,	1,500 00
10 shares Merchants National Bank, Lowell,	700 00
1 share Traders National Bank, Lowell,	100 00
3 shares Wamesit National Bank, Lowell,	250 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$116,000	\$125,425 00	\$100,000 00
County of Middlesex, Mass., 4s,	39,000	43,680 00	39,000 00
City of Altoona, Pa., 4s,	50,000	56,250 00	50,000 00
of Des Moines, Iowa, 4s,	26,000	26,000 00	26,000 00
of Fitchburg, Mass., 4s,	125,000	139,906 25	125,000 00
of Indianapolis, Ind., 4s,	100,000	111,593 75	100,000 00
of Lawrence, Mass., 4s,	100,000	113,250 00	100,000 00
of Lowell, Mass., 4s,	50,000	56,125 00	50,000 00
of Medford, Mass., 4s,	100,000	111,750 00	100,000 00
of Milwaukee, Wis., 5s,	145,000	162,325 00	145,000 00
of Saginaw, Mich., 4½s,	50,000	54,375 00	50,000 00
of Waterbury, Conn., 4s,	100,000	109,000 00	100,000 00
Town of Cranston, R. I., 4s,	74,000	83,250 00	74,000 00
of Leominster, Mass., 4s,	49,000	55,860 00	49,000 00
of Maynard, Mass., 4s,	15,000	16,593 75	15,000 00
	\$1,139,000	\$1,265,383 75	\$1,123,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	\$8,000	\$9,760 00	\$8,000 00
200	Atlas National Bank, Boston,	20,000	21,400 00	20,000 00
204	Blackstone N'l Bank, Boston,	4,692	1,020 00	4,692 00
124	Boylston Nat'l Bank, Boston,	12,400	13,020 00	12,400 00
39	Bunker Hill N'l Bank, Boston,	3,900	7,410 00	3,900 00
100	Eliot National Bank, Boston,	10,000	15,000 00	10,000 00
200	First National Bank, Boston,	20,000	35,000 00	20,000 00
125	Massachusetts Loan and Trust Co., Boston,	12,500	13,125 00	12,500 00
44	Merchants N'l Bank, Boston,	4,400	7,700 00	4,400 00
100	Metropolitan N'l Bank, Boston,	10,000	10,000 00	10,000 00
150	N'l B'k of Commerce, Boston,	15,000	18,900 00	15,000 00
100	Nat'l Bank of the Common- wealth, Boston,	10,000	19,600 00	10,000 00

City Institution for Savings—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
400	N'l B'k of Redemption, Boston,	\$40,000	\$50,000 00	\$40,000 00
400	N'l B'k of the Republic, Boston,	40,000	60,400 00	40,000 00
78	National City Bank, Boston, .	—	390 00	—
50	Nat'l Exchange Bank, Boston,	5,000	7,000 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,400 00	10,000 00
500	Nat'l Shawmut Bank, Boston,	50,000	100,000 00	50,000 00
36	National Union Bank, Boston,	3,600	5,436 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,280 00	7,000 00
65	New England N'l B'k, Boston,	6,500	9,360 00	6,500 00
40	Old Boston Nat'l Bank, Boston,	4,000	3,960 00	4,000 00
265	Second National Bank, Boston,	26,500	47,700 00	26,500 00
100	Shawmut Nat'l Bank, Boston,	—	100 00	—
100	Shoe & Leather N'l B'k, Boston,	10,000	15,000 00	10,000 00
108	State National Bank, Boston, .	10,800	11,988 00	10,800 00
136	Suffolk National Bank, Boston,	13,600	15,640 00	13,600 00
100	Third National Bank, Boston,	10,000	10,600 00	10,000 00
118	Tremont Nat'l Bank, Boston, .	5,900	1,180 00	5,900 00
39	Washington N'l Bank, Boston,	3,900	4,329 00	3,900 00
25	Bay State N'l Bank, Lawrence,	1,875	2,875 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	70,150 00	61,000 00
94	First National Bank, Lowell, .	9,400	13,160 00	9,400 00
75	Merchants Nat'l B'k, Lowell, .	7,500	10,500 00	7,500 00
51	Old Lowell Nat'l B'k, Lowell,	5,100	5,508 00	5,100 00
220	Prescott Nat'l Bank, Lowell, .	22,000	24,200 00	22,000 00
78	Railroad Nat'l Bank, Lowell, .	7,800	9,750 00	7,800 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	10,000 00	10,000 00
25	First N'l Bank, Marlborough,	2,500	2,500 00	2,500 00
42	Framingham National Bank, South Framingham, . . .	4,200	6,300 00	4,200 00
		\$509,067	\$689,641 00	\$509,067 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$200,000	\$215,297 50	\$200,000 00
Chic., Burlington & Quincy R.R. 4s, . .	200,000	219,000 00	200,000 00
Cleveland & Pittsburg R.R. 4½s, . . .	100,000	121,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	200,000	219,250 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s, . .	50,000	57,750 00	50,000 00
Erie & Pittsburgh R.R. 3½s, . . .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	50,000	56,125 00	50,000 00

City Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$50,000	\$54,625 00	\$50,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	100,000	132,000 00	100,000 00
Maine Central R.R. 4s,	50,000	52,562 50	50,000 00
Maine Central R.R. 4½s,	50,000	54,750 00	50,000 00
Michigan Central R.R. 6s,	100,000	116,875 00	100,000 00
Narragansett Pier R.R. 4s,	25,000	26,750 00	25,000 00
New York, Lackawanna & Western R.R. 6s,	25,000	33,500 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	105,000 00	104,250 00
New York, New Haven & Hartford R.R. 4s,	50,000	57,750 00	50,000 00
Norwich & Worcester R.R. 4s,	100,000	111,500 00	100,000 00
Old Colony R.R. 4s,	200,000	229,250 00	200,000 00
Portland & Ogdensburg R.R. 5s,	25,000	27,468 75	25,000 00
Sullivan County R.R. 4s,	100,000	111,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,125 00	50,000 00
	\$1,850,000	\$2,078,578 75	\$1,854,250 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,902 32	2 per cent.	\$1,000 00	4½ per cent.	\$1,786,169 91	5 per cent.
25,000 00	3 “	1,026,041 47	4½ “	8,761 25	5½ “
1,245,173 00	4 “	50,000 00	4¾ “	42,016 68	6 “
25,000 00	4¼ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$14,254 74
Assessed value of the same,	17,400 00
Net income received from same during year ending Oct. 31, 1901,	769 37
Number of loans which are of an amount not exceeding \$3,000 each,	541
Aggregate amount of the same,	686,072 26
Total number of loans upon real estate,	648
Amount of investments from which no income is received,	13,972 95
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	345,726 26
Times for the dividends fixed by the by-laws: second Saturday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$136,174 85 }	275,044 31
during the year ending Oct. 31, 1901, { 2 per cent., 138,869 46 }	

City Institution for Savings — Concluded.

Number of accounts opened during the year ending Oct. 31, 1901,	2,136
Number of accounts closed during the year ending Oct. 31, 1901,	1,917
Total number of open accounts Oct. 31, 1901,	17,161
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$14,849 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,004,485 13
Number of same,	14,814
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,058,656 18
Number of same,	18,172
Date of examination by commissioner: December 12.	

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 40.

JOHN E. THAYER, *President.*

C. L. S. HAMMOND, *Treasurer.*

C. L. S. HAMMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN E. THAYER,

LUCIUS FIELD,

GEORGE P. TAYLOR,

E. S. FULLER,

C. C. STONE.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$69,000 00	Deposits,	\$2,169,369 06
Loan on public funds,	189 00	Guaranty fund,	89,000 00
Bank stock, as per schedule, . . .	63,880 00	Profit and loss ac-	
Loan on bank stock,	170 00	count,	7,310 73
Railroad bonds, as per schedule, . .	179,300 00		
Boston Terminal Co. bonds,	44,700 00		
Real estate by foreclosure,	740 00		
Loans on real estate,	894,633 57		
Loans on personal security,	705,510 00		
Loans to counties, cities or towns			
(notes),	199,800 00		
Deposits in bank, on interest, . . .	47,469 22		
Deposits in bank, not on interest, .	38,020 51		
Premium account,	10,000 00		
Cash on hand,	12,267 49		
	\$2,265,679 79		\$2,265,679 79

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$47,469 22
First National Bank, Clinton,	38,020 51

Loan on Public Funds:—

\$1,000 United States 4s,	\$189 00
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Loan on Bank Stock:—

9 shares Northern National Bank, Hallowell, Me.,	\$170 00
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Clinton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$2,000	\$2,105 00	\$2,000 00
of Cambridge, Mass., 6s, . . .	5,000	5,300 00	5,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,650 00	5,500 00
of Saginaw, Mich., 4s, . . .	5,000	5,500 00	5,500 00
Town of Clinton, Mass., 4s, . . .	51,000	55,225 00	51,000 00
	\$68,000	\$73,780 00	\$69,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,498 00	\$1,400 00
20	Central National Bank, Boston,	2,000	2,360 00	2,000 00
50	Manufacturers N'l B'k, Boston,	—	150 00	—
30	Metropolitan N'l Bank, Boston,	3,000	3,000 00	3,000 00
5	National City Bank, Boston, .	—	25 00	—
6	N'l Hide & Leather B'k, Boston,	600	744 00	600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,280 00	7,000 00
350	First National Bank, Clinton, .	35,000	43,750 00	35,000 00
40	Fitchburg Nat'l B'k, Fitchburg,	4,000	5,640 00	4,880 00
50	First N'l Bank, New Bedford,	5,000	6,250 00	5,000 00
50	National Bank of Commerce, New Bedford,	575	100 00	—
50	Orange National Bank, Orange,	5,000	8,000 00	5,000 00
		\$63,575	\$78,797 00	\$63,880 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,110 00	\$20,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,010 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Fitchburg R.R. 4s,	9,000	9,480 00	9,000 00
Fitchburg R.R. 5s,	35,000	36,400 00	35,000 00
Illinois Central R.R. 3½s, . . .	13,000	13,130 00	13,000 00

Clinton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 4s,	\$10,000	\$11,400 00	\$11,500 00
Maine Central R.R. 7s,	7,000	9,100 00	7,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	18,900 00	18,600 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,400 00	16,000 00
Old Colony R.R. 4s,	16,000	17,935 00	16,500 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	11,700 00
	\$171,000	\$189,565 00	\$179,300 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$40,000	\$46,400 00	\$44,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,469 22	2 per cent.	\$349,800 00	4 per cent.	\$50,000 00	4½ per cent.
25,000 00	3¼ " "	25,000 00	4½ " "	894,379 57	5 " "
35,000 00	3½ " "	140,000 00	4½ " "	1,600 00	5½ " "
15,000 00	3¾ " "	150,500 00	4½ " "	72,773 00	6 " "
10,000 00	3¾ " "	30,000 00	4½ " "	1,250 00	7 " "

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$740 00
Assessed value of the same, 1,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 431
Aggregate amount of the same, 488,884 49
Total number of loans upon real estate, 421
Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1901, 96,457 66
Times for the dividends fixed by the by-laws: second Monday in April
and October; payable on same days.

Clinton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$35,204 72 }	\$70,771 46
during the year ending Oct. 31, 1901, . . { $1\frac{3}{4}$ per cent., 35,566 74 }	
Number of accounts opened during the year ending Oct. 31, 1901,	1,005
Number of accounts closed during the year ending Oct. 31, 1901,	806
Total number of open accounts Oct. 31, 1901,	6,667
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,257 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	394,993 25
Number of same,	6,453
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	398,017 85
Number of same,	4,689
Date of examination by commissioner: May 20.	

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 44.

ABRAHAM H. TOWER, *President.*CALEB LOTHROP, *Treasurer.*CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ABRAHAM H. TOWER,

C. JAMES PRATT,

CALEB F. NICHOLS,

GEORGE K. NICKERSON.

Open for business every business day except Saturdays, 8.30 A.M. to 12.30 P.M.;
1.30 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$14,000 00	Deposits,	\$795,090 79
Bank stock, as per schedule, .	15,555 00	Guaranty fund, .	33,295 00
Railroad bonds, as per schedule, .	48,000 00	Interest account, .	12,856 96
Boston Terminal Co. bonds, .	20,000 00	Profit and loss account,	4,720 64
Real estate (for banking purposes),	14,428 21	Real estate income account,	1,008 18
Real estate by foreclosure, .	44,436 87		
Loans on real estate,	496,267 00		
Loans on personal security, .	117,000 00		
Loans to counties, cities or towns (notes),	56,500 00		
Deposits in banks, on interest, .	14,607 00		
Expense account,	1,074 95		
Suspense account,	1,724 77		
Furniture and fixtures, . . .	900 00		
Cash on hand,	2,477 77		
	\$846,971 57		\$846,971 57

Cash on Deposit in Banks, amount in each :—

Atlas National Bank, Boston,	\$2,426 09
Hingham National Bank, Hingham,	12,180 91

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, .	\$9,000	\$10,020 00	\$9,000 00
Town of Foxborough, Mass., 4s, .	2,000	2,252 50	2,000 00
of Methuen, Mass., 4s, .	3,000	3,405 00	3,000 00
	\$14,000	\$15,677 50	\$14,000 00

Cohasset Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
13	Blackstone N'l Bank, Boston, .	\$299	\$65 00	\$299 00
45	Boston National Bank, Boston,	—	45 00	—
20	Columbian N'l Bank, Boston, .	10	20 00	10 00
40	Continental N'l Bank, Boston,	—	200 00	—
30	Market Nat'l Bank, Boston, .	2,340	390 00	2,340 00
15	Merchants Nat'l Bank, Boston,	1,500	2,625 00	1,500 00
15	N'l B'k of the Republic, Boston,	1,500	2,265 00	1,500 00
43	National City Bank, Boston, .	—	215 00	—
18	National Eagle Bank, Boston, .	36	54 00	36 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,240 00	1,000 00
30	National Revere Bank, Boston,	570	90 00	570 00
16	Nat'l Shawmut Bank, Boston,	1,600	3,200 00	2,400 00
15	National Union Bank, Boston,	1,500	2,265 00	1,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,040 00	1,000 00
32	Shawmut Nat'l Bank, Boston,	—	32 00	—
15	State National Bank, Boston, .	1,500	1,665 00	1,500 00
18	Tremont Nat'l Bank, Boston, .	900	180 00	900 00
10	Washington N'l Bank, Boston,	1,000	1,110 00	1,000 00
		\$14,755	\$16,701 00	\$15,555 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	\$5,000	\$5,700 00	\$5,000 00
Eastern R.R. 6s,	13,000	14,462 50	13,000 00
Fitchburg R.R. 4s,	15,000	16,725 00	15,000 00
New York & New England R.R. 7s,	5,000	6,012 50	5,000 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
	\$48,000	\$54,400 00	\$48,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$20,000 00

Cohasset Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,607 00	2 per cent.	\$89,300 00	4½ per cent.	\$5,000 00	5½ per cent.
53,500 00	4 “	49,000 00	4¾ “	77,037 00	5½ “
9,000 00	4¼ “	278,550 00	5 “	108,380 00	6 “

Amount invested in real estate for banking purposes,	\$14,428 21
Estimated value of the same,	15,000 00
Assessed value of the same,	11,000 00
Net income received from same during year ending Oct. 31, 1901,	315 16
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	44,436 87
Assessed value of the same,	69,077 77
Net income received from same during year ending Oct. 31, 1901,	693 02
Number of loans which are of an amount not exceeding \$3,000 each, 174	
Aggregate amount of the same,	171,622 00
Total number of loans upon real estate,	234
Amount of investments from which no income is received,	9,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	37,011 43
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,198 32 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 14,684 04 }	28,882 36
Number of accounts opened during the year ending Oct. 31, 1901,	246
Number of accounts closed during the year ending Oct. 31, 1901,	103
Total number of open accounts Oct. 31, 1901,	1,805
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,462 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	122,292 05
Number of same,	1,198
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	93,446 88
Number of same,	1,069
Date of examination by commissioner: June 11.	

COMMONWEALTH SAVINGS BANK — LYNN.

Incorporated March 28, 1900. Present number of corporators, 26.

BENJAMIN W. CURRIER, *President*.

WILLIAM M. BARNEY, *Treasurer*.

C. NEAL BARNEY, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM M. BARNEY, THOMAS CAMPBELL, 2d,

PATRICK B. MAGRANE, EUGENE A. PUTNAM,

WALTER M. LIBBEY.

Open for business every business day, 9 A.M. to 1 P.M., also Saturdays, 3 to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,000 00	Deposits, . . .	\$105,503 75
Bank stock, as per schedule, .	3,500 00	Guaranty fund, .	156 00
Railroad bonds, as per schedule, .	7,000 00	Interest account, .	224 37
Loans on real estate, . . .	69,700 00		
Loans on personal security, . .	5,000 00		
Deposits in banks, on interest, .	12,674 18		
Expense account, . . .	626 71		
Furniture and fixtures, . . .	771 54		
Premium account, . . .	1,646 00		
Taxes paid, . . .	51 27		
Cash on hand, . . .	1,914 42		
	\$105,884 12		\$105,884 12

Cash on Deposit in Banks, amount in each: —

Manufacturers National Bank, Lynn,	\$5,158 45
Metropolitan National Bank, Boston,	4,977 77
National Bank of Redemption, Boston,	2,537 96

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Barre, Vt., 4s, . . .	\$1,000	\$1,082 50	\$1,000 00
of Quincy, Mass., 3½s, . . .	1,000	1,000 00	1,000 00
of St. Joseph, Mo., 6s, . . .	1,000	1,042 50	1,000 00
	\$3,000	\$3,125 00	\$3,000 00

Commonwealth Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, .	\$1,000	\$1,180 00	\$1,000 00
20	Commercial Nat'l B'k, Boston,	2,000	2,660 00	2,000 00
5	Peoples Nat'l Bank, Boston, .	500	575 00	500 00
		\$3,500	\$4,415 00	\$3,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Chic., Burlington & Quincy R.R. 3½s,	\$2,000	\$2,040 00	\$2,000 00
Chic., Burlington & Quincy R.R. 7s,	2,000	2,100 00	2,000 00
Fitchburg R.R. 5s,	1,000	1,027 50	1,000 00
New York, New Haven & Hartford R.R. 3½s,	2,000	2,095 00	2,000 00
	\$7,000	\$7,262 50	\$7,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,696 41	2 per cent.	\$50,100 00	5 per cent.	\$2,200 00	6 per cent.
4,977 77	2½ “	22,400 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, 23
 Aggregate amount of the same, \$33,000 00
 Total number of loans upon real estate, 30
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 2,011 13
 Times for the dividends fixed by the by-laws: first Wednesday of June
 and December; payable on the following day.
 Rate and amount of each semi-annual dividend { 1½ per cent., \$355 70 }
 during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 872 44 } 1,228 14
 Number of accounts opened during the year ending Oct. 31, 1901, . 326
 Number of accounts closed during the year ending Oct. 31, 1901, . 82
 Total number of open accounts Oct. 31, 1901, 450

Commonwealth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$1,145 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	90,362 99
Number of same,	1,102
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	24,838 18
Number of same,	393
Date of examination by commissioner: August 1.	

CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 25.

JOHN B. PACKARD, *President.*

WILLIAM G. AVERY, *Treasurer.*

WILLIAM G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. PACKARD,

CARLOS BATCHELDER,

ARTHUR P. DELABARRE,

HARRIS D. PEASE,

CHARLES L. BOYDEN.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits,	\$284,771 33
Bank stock, as per schedule, .	5,000 00	Guaranty fund,	5,444 36
Loans on bank stock,	3,050 00	Profit and loss account,	136 53
Railroad bonds, as per schedule, .	10,000 00		
Boston Terminal Co. bonds,	5,000 00		
Real estate by foreclosure,	3,789 55		
Loans on real estate,	186,476 00		
Loans on personal security,	11,630 00		
Deposits in banks, on interest,	52,118 25		
Furniture and fixtures,	550 00		
Cash on hand,	2,738 42		
	\$290,352 22		\$290,352 22

Cash on Deposit in Banks, amount in each :—

Old Colony Trust Company, Boston,	\$5,567 61
Conway National Bank, Conway,	10,000 00
Packard National Bank, Greenfield,	10,000 00
Hampshire County National Bank, Northampton,	10,000 00
Northampton National Bank, Northampton,	7,500 00
Pynchon National Bank, Springfield,	4,050 64
Hampden Trust Company, Springfield,	5,000 00

Loans on Bank Stock, amount on each :—

4 shares Conway National Bank, Conway,	\$250 00
3 shares Conway National Bank, Conway,	200 00
10 shares City National Bank, Holyoke,	800 00
24 shares Agawam National Bank, Springfield,	1,800 00

Conway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$1,000	\$1,052 50	\$1,000 00
of Canton, Ohio, 5s, . . .	1,000	1,005 00	1,000 00
of Fitchburg, Mass., 6s, . .	1,000	1,087 50	1,000 00
of Holyoke, Mass., 4s, . . .	2,000	2,155 00	2,000 00
of Milwaukee, Wis., 5s, . .	1,000	1,150 00	1,000 00
of Newton, Mass., 4s, . . .	1,000	1,140 00	1,000 00
of Somerville, Mass., 4s, . .	1,000	1,050 00	1,000 00
of Springfield, Ohio, 4½s, . .	1,000	1,075 00	1,000 00
of Worcester, Mass., 5s, . .	1,000	1,052 50	1,000 00
	\$10,000	\$10,767 50	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway,	\$3,000	\$3,000 00	\$3,000 00
10	City National Bank, Holyoke, .	1,000	1,150 00	1,000 00
10	Adams Nat'l Bank, No. Adams,	1,000	1,150 00	1,000 00
		\$5,000	\$5,300 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$1,000	\$1,070 00	\$1,000 00
Connecticut River R.R. 4s, . . .	1,000	1,155 00	1,000 00
Illinois Central R.R. 3½s, . . .	5,000	5,050 00	5,000 00
Old Colony R.R. 4s,	1,000	1,110 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	1,000	1,330 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,125 00	1,000 00
	\$10,000	\$10,840 00	\$10,000 00

Conway Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,800 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,567 61 32,500 00	2 per cent. 3½ “	\$10,000 00 197,403 00	4 per cent. 5 “	\$3,753 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,789 55
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 127	
Aggregate amount of the same,	148,556 00
Total number of loans upon real estate, 123	
Amount of investments from which no income is received,	3,789 55
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	12,469 25
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,995 50 } during the year ending Oct. 31, 1901, . { 2 per cent., 5,335 06 }	10,330 56
Number of accounts opened during the year ending Oct. 31, 1901, . 173	
Number of accounts closed during the year ending Oct. 31, 1901, . 100	
Total number of open accounts Oct. 31, 1901, 948	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,053 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	65,537 16
Number of same, 739	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	39,209 34
Number of same, 486	
Date of examination by commissioner: April 18.	

COUNTY SAVINGS BANK — CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 57.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT D. BOSSON,

JOHN MULLOY,

WILLIAM S. HIXON,

JOHN H. CUNNINGHAM,

MILTON RAY,

GEORGE W. MOSES.

Open for business every business day, 8 A.M. to 1 P.M.; also Mondays, Wednesdays and Thursdays, 5 to 8 P.M.; Saturdays, 5 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$32,300 00	Deposits,	\$846,525 85
Bank stock, as per schedule, .	32,900 00	Guaranty fund, . .	16,500 00
Loans on bank stock,	6,350 00	Interest account, . .	356 16
Railroad bonds, as per schedule, .	57,593 75	Profit and loss account,	15,241 58
Boston Terminal Co. bonds, . .	5,000 00		
Real estate by foreclosure, . .	3,397 54		
Loans on real estate,	563,131 96		
Loans on personal security, . .	146,435 00		
Deposits in banks, on interest, .	24,359 83		
Expense account,	268 98		
Premium account,	5,572 50		
Furniture and fixtures,	800 00		
Cash on hand,	514 03		
	\$878,623 59		\$878,623 59

Cash on Deposit in Banks, amount in each : —

First Ward National Bank, Boston,	\$11,150 89
Winnisimmet National Bank, Chelsea,	13,208 94

Loans on Bank Stock, amount on each : —

40 shares Winnisimmet National Bank, Chelsea,	\$3,000 00
10 shares Baxter National Bank, Rutland, Vt.,	750 00
15 shares Winnisimmet National Bank, Chelsea,	500 00
12 shares State National Bank, Boston,	1,100 00
12 shares State National Bank, Boston,	1,000 00

County Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$20,000	\$20,100 00	\$20,000 00
City of Brockton, Mass., 4s,	4,000	4,440 00	4,000 00
of Cambridge, Mass., 3½s,	1,000	1,010 00	1,000 00
of Gloucester, Mass., 4s,	3,000	3,030 00	3,000 00
of Milwaukee, Wis., 5s,	2,000	2,170 00	2,000 00
of Springfield, Ohio, 6s,	1,500	1,563 74	1,500 00
Town of South Wayne, Ind., 6s,	800	1,008 00	800 00
	\$32,300	\$33,321 74	\$32,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone N'l B'k, Boston,	\$115 00	\$25 00	—
20	Boylston N'l B'k, Boston, .	2,000 00	2,100 00	\$2,000 00
21	Columbian N'l B'k, Boston, .	10 50	21 00	—
25	Faneuil Hall N'l B'k, Boston,	2,500 00	3,250 00	2,500 00
10	First Nat'l Bank, Boston, .	1,000 00	1,750 00	1,000 00
25	First Ward N'l B'k, Boston,	2,500 00	4,000 00	2,500 00
3	Freemans N'l B'k, Boston, .	300 00	303 00	300 00
25	Mt. Vernon N'l B'k, Boston,	2,500 00	2,425 00	2,500 00
6	Nat'l Eagle Bank, Boston, .	12 00	18 00	—
25	Nat'l Hamilton B'k, Boston,	2,500 00	2,500 00	2,500 00
17	Nat'l Hide & Leather Bank, Boston,	1,700 00	2,108 00	1,700 00
4	Nat'l Revere Bank, Boston, .	76 00	12 00	—
7	Nat'l Union Bank, Boston, .	700 00	1,057 00	700 00
25	Nat'l Webster Bank, Boston,	2,500 00	2,600 00	2,500 00
3	New England Nat'l Bank, Boston,	300 00	432 00	300 00
30	Old Boston N'l B'k, Boston,	3,000 00	2,970 00	3,000 00
6	Second Nat'l Bank, Boston, .	600 00	1,080 00	600 00
25	State Nat'l Bank, Boston, .	2,500 00	2,775 00	2,500 00
22	Third Nat'l Bank, Boston, .	2,200 00	2,332 00	2,200 00
25	Washington N'l B'k, Boston,	2,500 00	2,775 00	2,500 00
25	Winnisimmet National Bank, Chelsea,	2,500 00	2,500 00	2,500 00
6	Dedham N'l Bank, Dedham,	600 00	630 00	600 00
5	First N'l B'k, Newburyport,	500 00	625 00	500 00
		\$33,113 50	\$38,288 00	\$32,900 00

County Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$3,000	\$3,300 00	\$3,000 00
Chic., Burlington & Quincy R.R. 3½s,	1,000	1,020 00	1,000 00
Chic., Burlington & Quincy R.R. 4s,	500	505 00	500 00
Concord & Montreal R.R. 4s, .	6,000	6,540 00	6,000 00
Fitchburg R.R. 4s,	5,000	5,550 00	5,000 00
Illinois Central R.R. 3s,	10,000	9,100 00	9,093 75
Illinois Central R.R. 3½s, . . .	5,000	5,125 00	5,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,875 00	5,000 00
Maine Central R.R. 4s,	1,000	1,050 00	1,000 00
Maine Central R.R. 4½s,	500	547 50	500 00
Maine Central R.R. 5s,	500	570 00	500 00
New York & New England R.R. 6s,	1,000	1,080 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,250 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,800 00	5,000 00
Old Colony R.R. 4s,	5,000	5,550 00	5,000 00
Upper Coos R.R. 4s,	5,000	5,400 00	5,000 00
	\$58,500	\$62,262 50	\$57,593 75

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,800 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,359 83	2 per cent.	\$30,000 00	4¾ per cent.	\$448,376 96	6 per cent.
10,000 00	4½ “	113,500 00	5 “	2,000 00	7 “
73,600 00	4½ “	38,440 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$3,397 54
Assessed value of the same, 2,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 364
Aggregate amount of the same, 453,566 96
Total number of loans upon real estate, 371

County Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		\$42,441 37
Times for the dividends fixed by the by-laws: third Saturday in April and October; payable the following Monday.		
Rate and amount of each semi-annual dividend { 2 per cent., \$13,422 67 } during the year ending Oct. 31, 1901, { 2 per cent., 14,872 67 }		28,295 34
Number of accounts opened during the year ending Oct. 31, 1901,	714	
Number of accounts closed during the year ending Oct. 31, 1901,	352	
Total number of open accounts Oct. 31, 1901,	3,020	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		4,469 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		322,712 56
Number of same,	5,616	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		206,234 59
Number of same,	3,440	
Date of examination by commissioner: February 11.		

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 23.

G. L. RIST, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST,

JAMES A. GUNN,

E. L. GODDARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$83,500 00	Deposits,	\$1,171,844 83
Bank stock, as per schedule, .	14,350 00	Guaranty fund,	43,500 00
Loans on bank stock,	4,900 ⁰⁰ 00	Profit and loss account,	5,569 40
Railroad bonds, as per schedule, .	121,000 00		
Boston Terminal Co. bonds,	20,000 00		
Real estate (for banking purposes),	31,000 00		
Real estate by foreclosure,	10,436 80		
Loans on real estate,	742,463 78		
Loans on personal security,	166,478 67		
Loans to counties, cities or towns (notes),	8,900 00		
Loans on depositors' books,	850 00		
Deposits in banks, on interest,	9,558 46		
Deposits in banks, not on interest,	5,011 15		
Premium account,	527 75		
Real estate,	300 00		
Cash on hand,	1,637 62		
	<u>\$1,220,914 23</u>		<u>\$1,220,914 23</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$6,458 46
Crocker National Bank, Turner's Falls,	8,111 15

Loans on Bank Stock, amount on each :—

40 shares Packard National Bank, Greenfield,	\$1,000 00
9 shares Crocker National Bank, Turner's Falls,	900 00

Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$20,000	\$21,950 00	\$20,000 00
City of Bangor, Me., 6s,	2,500	2,750 00	2,500 00
of Boston, Mass., 5s,	4,000	4,330 00	4,000 00
of Cambridge, Mass., 4s,	10,000	10,675 00	10,000 00
of Chicago, Ill., 4s,	1,000	1,070 00	1,000 00
of Cleveland, Ohio, 5s,	3,000	3,080 00	3,000 00*
of Fort Wayne, Ind., 4½s,	4,000	4,460 00	4,000 00
of Lewiston, Me., 4s,	5,000	5,625 00	5,000 00
of Lynn, Mass., 5s,	2,000	2,100 00	2,000 00
of Meriden, Conn., 4s,	5,000	5,075 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,725 00	5,000 00
of Salem, Mass., 5s,	7,000	7,315 00	7,000 00
of Somerville, Mass., 4½s,	2,000	2,070 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,675 00	5,000 00
of St. Louis, Mo., 6s,	5,000	5,425 00	5,000 00
Town of Turner's Falls, Mass. (Fire District), 4s,	3,000	3,150 00	3,000 00
	\$83,500	\$90,475 00	\$83,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central National Bank, Boston,	\$1,000	\$1,180 00	\$1,000 00
10	Natl Bank of Commerce, Boston,	1,000	1,260 00	1,000 00
6	Natl Webster Bank, Boston, . .	600	624 00	600 00
5	Tremont Nat'l Bank, Boston, . .	250	50 00	250 00
40	Conway Nat'l Bank, Conway,	4,000	4,000 00	4,000 00
75	Crocker Nat'l B'k, Turner's Falls,	7,500	10,500 00	7,500 00
		\$14,350	\$17,614 00	\$14,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Concord & Montreal R.R. 4s,	\$10,000	\$10,950 00	\$10,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,950 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	13,000	13,520 00	13,000 00

Crocker Institution for Savings — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	\$2,000	\$2,280 00	\$2,000 00
Eastern R.R. 6s,	12,000	13,380 00	12,000 00
Fitchburg R.R. 4s,	5,000	5,575 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,125 00	5,000 00
Illinois Central R.R. 3½s,	11,000	11,110 00	11,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
New York & New England R.R. 6s,	5,000	5,360 00	5,000 00
New York & New England R.R. 7s,	9,000	9,950 00	9,000 00
Old Colony R.R. 4s,	13,000	14,750 00	13,000 00
Vermont & Massachusetts R.R. 5s, .	16,000	16,280 00	16,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,600 00	5,000 00
	\$121,000	\$130,330 00	\$121,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amontt.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,558 46	2 per cent.	\$218,000 00	4½ per cent.	\$663,792 45	5 per cent.
6,800 00	4 " "	35,000 00	4¾ " "		

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1901, . . .	819 56
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,736 80
Assessed value of the same,	700 00
Number of loans which are of an amount not exceeding \$3,000 each, 407	
Aggregate amount of the same,	316,621 45
Total number of loans upon real estate,	392

Crocker Institution for Savings — Concluded.

Amount of investments from which no income is received,	\$300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	52,141 20
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$21,657 14 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 22,351 14 }	44,008 28
Number of accounts opened during the year ending Oct. 31, 1901,	469
Number of accounts closed during the year ending Oct. 31, 1901,	300
Total number of open accounts Oct. 31, 1901,	3,015
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	3,471 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	195,726 96
Number of same,	2,614
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	173,469 87
Number of same,	1,583
Date of examination by commissioner: March 26.	

DANVERS SAVINGS BANK — DANVERS.

Incorporated March 20, 1850. Present number of corporators, 62.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. WHITE, HERBERT S. TAPLEY,
CHARLES N. PERLEY, J. FRANK PORTER,
CHARLES H. PRESTON.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$104,236 75	Deposits, . . .	\$1,760,060 71
Loans on bank stock, . . .	27,350 00	Guaranty fund, . . .	87,000 00
Railroad bonds, as per schedule, . . .	270,000 00	Interest account, . . .	5,559 68
Loan on railroad bonds, . . .	50,000 00	Earnings undivided, . . .	16,270 23
Boston Terminal Co. bonds, . . .	85,000 00		
Real estate by foreclosure, . . .	52,653 13		
Loans on real estate, . . .	496,273 00		
Loans on personal security, . . .	603,550 00		
Loans to counties, cities or towns (notes), . . .	57,000 00		
Deposits in banks, on interest, . . .	104,265 93		
Deposits in banks, not on interest, . . .	2,000 00		
Expense account, . . .	191 66		
Tax account, . . .	3,407 27		
Milwaukee Mfg. Co. stock,* . . .	4,922 25		
Notes receivable,* . . .	4,216 84		
Cash on hand, . . .	3,823 79		
	<u>\$1,868,890 62</u>		<u>\$1,868,890 62</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Faneuil Hall National Bank, Boston,	\$100,310 86
First National Bank, Danvers,	5,955 07

Loans on Bank Stock, amount on each : —

6 shares Salem National Bank, Salem,	} \$1,750 00
16 shares First National Bank, Danvers,	
3 shares Naumkeag National Bank, Salem,	

Danvers Savings Bank — Continued.

100 shares Traders National Bank, Lowell,	\$10,000 00
60 shares Mercantile Trust Company, Boston,	} 11,000 00
50 shares Malden Trust Company, Malden,	
58 shares Massachusetts National Bank, Boston,	
	4,600 00

Loan on Railroad Bonds:—

\$25,000 Boston & Maine R.R. 4½s,	} \$50,000 00
30,000 Cleveland & Pittsburgh R.R. 3½s,	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National B'k, Boston,	\$5,000 00	\$5,350 00	\$5,675 00
35	Blackstone N'l Bank, Boston,	805 00	175 00	805 00
34	Hancock Nat'l Bank, Boston,	3,400 00	170 00	745 00
20	Lincoln Nat'l Bank, Boston,	200 00	60 00	300 00
50	Merchants N'l Bank, Boston,	5,000 00	8,750 00	6,475 00
60	N'l B'k of Commerce, Boston,	6,000 00	7,560 00	6,000 00
65	National Bank of Redemption, Boston,	6,500 00	8,125 00	7,901 25
70	N'l Exchange Bank, Boston,	7,000 00	9,800 00	7,097 50
95	N'l Shawmut Bank, Boston,	9,500 00	19,000 00	14,250 00
50	State National Bank, Boston,	5,000 00	5,550 00	5,356 25
40	Third National Bank, Boston,	4,000 00	4,240 00	4,000 00
10	Tremont Nat'l Bank, Boston,	500 00	100 00	500 00
25	Washington N'l B'k, Boston,	2,500 00	2,775 00	2,500 00
131	First National B'k, Danvers,	9,825 00	8,515 00	10,197 00
125	First N'l B'k, New Bedford,	12,500 00	15,625 00	14,947 25
75	National Bank of Commerce, New Bedford,	862 50	150 00	2,325 00
20	Warren Nat'l B'k, Peabody,	2,000 00	2,105 00	2,000 00
10	Rockport N'l B'k, Rockport,	1,000 00	920 00	1,000 00
270	Asiatic Nat'l Bank, Salem, .	8,100 00	7,560 00	8,100 00
7	First National Bank, Salem,	700 00	420 00	700 00
5	Naumkeag Nat'l B'k, Salem,	500 00	625 00	500 00
25	Salem National B'k, Salem,	2,500 00	1,250 00	2,862 50
		\$93,392 50	\$108,825 00	\$104,236 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$35,000	\$40,250 00	\$35,000 00
Boston, Winthrop & Shore R.R. 5s, .	20,000	21,200 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	5,100 00	5,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	27,375 00	25,000 00

Danvers Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	\$25,000	\$28,875 00	\$25,000 00
Fitchburg R.R. 4s,	20,000	21,350 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,200 00	10,000 00
Illinois Central R.R. 3½s,	50,000	50,500 00	50,000 00
Maine Central R.R. 4s,	25,000	26,250 00	25,000 00
Penobscot Shore Line R.R. 4s, . . .	15,000	16,050 00	15,000 00
Upper Coos R.R. 4½s,	25,000	28,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	16,875 00	15,000 00
	\$270,000	\$292,775 00	\$270,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$85,000	\$98,600 00	\$85,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,955 07	2 per cent.	\$208,600 00	4 per cent.	\$413,240 00	5 per cent.
100,310 86	2½ “	120,000 00	4½ “	72,720 00	5½ “
50,000 00	3¼ “	2,300 00	4½ “	129,413 00	6 “
5,000 00	3½ “	144,650 00	4½ “	3,250 00	7 “
25,000 00	3¾ “	60,000 00	4¾ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$52,653 13
Assessed value of the same,	47,450 00
Net income received from same during year ending Oct. 31, 1901, . . .	2,013 33
Number of loans which are of an amount not exceeding \$3,000 each, . . .	216
Aggregate amount of the same,	235,779 00
Total number of loans upon real estate,	227
Amount of investments from which no income is received,	546 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	82,208 17
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	

Danvers Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$32,612 68 }	\$66,057 47
during the year ending Oct. 31, 1901, . { 2 per cent., 33,444 79 }	
Number of accounts opened during the year ending Oct. 31, 1901, .	416
Number of accounts closed during the year ending Oct. 31, 1901, .	279
Total number of open accounts Oct. 31, 1901,	4,599
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,597 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	226,168 30
Number of same,	2,631
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	208,019 93
Number of same,	2,654
Date of examination by commissioner : January 7.	

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 89.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,

WINSLOW WARREN,

CLIFTON P. BAKER,

DON GLEASON HILL,

HOWARD COLBURN.

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$893,000 00	Deposits,	\$3,365,359 96
Bank stock, as per schedule, .	56,250 00	Guaranty fund, . .	162,829 99
Loan on bank stock,	500 00	Profit and loss account,	100,003 74
Railroad bonds, as per schedule,	774,000 00		
Real estate (for banking purposes),	35,000 00		
Real estate by foreclosure, . .	4,352 84		
Loans on real estate,	574,200 00		
Loans on personal security, . .	1,147,500 00		
Loans to counties, cities or towns (notes),	65,300 00		
Deposits in bank, on interest, .	76,090 85		
Deposits in bank, not on interest,	2,000 00		
	<hr/> \$3,628,193 69		<hr/> \$3,628,193 69

Cash on Deposit in Bank :—

Dedham National Bank, Dedham, \$78,090 85

Loan on Bank Stock :—

10 shares Dedham National Bank, Dedham, \$500 00

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$11,000	\$11,495 00	\$11,000 00
of Bangor, Me., 6s, . . .	18,000	19,575 00	18,000 00
of Boston, Mass., 4s, . . .	100,000	106,000 00	100,000 00
of Boston, Mass., 6s, . . .	10,000	10,350 00	10,000 00
of Bridgeport, Conn., 4s, . .	38,000	42,560 00	38,000 00
of Cambridge, Mass., 6s, . .	10,000	10,650 00	10,000 00
of Cleveland, Ohio, 5s, . . .	43,000	44,177 50	43,000 00*
of Dayton, Ohio, 5s, . . .	25,000	28,250 00	25,000 00
of Fall River, Mass., 4½s, . .	25,000	27,250 00	25,000 00
of Fall River, Mass., 4½s, . .	35,000	37,325 00	35,000 00
of Fall River, Mass., 6s, . . .	2,000	2,130 00	2,000 00
of Grand Rapids, Mich., 4½s, .	38,000	42,370 00	38,000 00
of Grand Rapids, Mich., 5s, . .	10,000	10,350 00	10,000 00
of Indianapolis, Ind., 4s, . . .	12,000	13,560 00	12,000 00
of Kansas City, Mo., 4½s, . .	25,000	28,250 00	25,000 00
of Lynn, Mass., 4s, . . .	52,000	56,915 00	52,000 00
of Manchester, N. H., 4s, . . .	14,000	15,120 00	14,000 00
of Manchester, N. H., 4½s, . .	15,000	16,800 00	15,000 00
of Milwaukee, Wis., 5s, . . .	50,000	51,250 00	50,000 00
of Newton, Mass., 4s, . . .	45,000	52,550 00	45,000 00
of Newton, Mass., 6s, . . .	16,000	17,440 00	16,000 00
of Northampton, Mass., 4s, . .	17,000	18,105 00	17,000 00
of Norwalk, Conn., 4s, . . .	18,000	20,880 00	18,000 00
of Norwich, Conn., 7s, . . .	25,000	28,000 00	25,000 00
of Portland, Me., 6s, . . .	48,000	54,960 00	48,000 00
of Portsmouth, N. H., 4s, . . .	20,000	20,750 00	20,000 00
of Scranton, Pa., 4½s, . . .	25,000	28,840 00	25,000 00
of Springfield, Mass., 6s, . . .	2,000	2,180 00	2,000 00
of Springfield, Ohio, 4½s, . .	40,000	46,100 00	40,000 00
of Springfield, Ohio., 5s, . . .	10,000	11,850 00	10,000 00
Town of Danvers, Mass., 5s, . .	4,000	4,280 00	4,000 00
of Dedham, Mass., 4s, . . .	25,000	27,500 00	25,000 00
of Hopkinton, Mass., 5s, . . .	20,000	22,100 00	20,000 00
of Melrose, Mass., 4s, . . .	20,000	21,900 00	20,000 00
of Methuen, Mass., 4s, . . .	25,000	28,000 00	25,000 00
	\$893,000	\$979,812 50	\$893,000 00

* A legal investment when made.

Dedham Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$10,700 00	\$10,000 00
50	Blackstone N'l Bank, Boston, .	1,150	250 00	1,150 00
75	N'l Bank of Commerce, Boston, .	7,500	9,450 00	7,500 00
40	Nat'l Shawmut Bank, Boston, .	4,000	8,000 00	6,000 00
25	National Union Bank, Boston, .	2,500	3,775 00	2,500 00
56	Nat'l Webster Bank, Boston, .	5,600	5,824 00	5,600 00
60	Peoples National Bank, Boston, .	6,000	6,900 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	—	50 00	—
25	State National Bank, Boston, .	2,500	2,775 00	2,500 00
150	Dedham Nat'l Bank, Dedham, .	15,000	15,900 00	15,000 00
		\$54,250	\$63,624 00	\$56,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$25,000	\$26,750 00	\$25,000 00
Boston & Albany R.R. 5s,	80,000	80,200 00	80,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	35,000	39,200 00	35,000 00
Boston & Lowell R.R. 4s,	20,000	22,600 00	20,000 00
Boston & Lowell R.R. 4½s,	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4½s,	45,000	56,700 00	45,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	25,000	29,000 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	28,000	29,680 00	28,000 00
Eastern R.R. 6s,	60,000	66,900 00	60,000 00
Fitchburg R.R. 4s,	85,000	90,025 00	85,000 00
Maine Central R.R. 4½s,	3,000	3,285 00	3,000 00
Maine Central R.R. 7s,	11,000	14,300 00	11,000 00
Newport & Richford R.R. 5s, . . .	35,000	38,500 00	35,000 00*
New York & New England R.R. 6s, .	25,000	26,875 00	25,000 00
New York & New England R.R. 7s, .	26,000	28,665 00	26,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	58,000 00	50,000 00
Norwich & Worcester R.R. 4s, . . .	30,000	33,300 00	30,000 00
Old Colony R.R. 4s,	27,000	30,585 00	27,000 00
Old Colony R.R. 4½s,	25,000	25,625 00	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	18,450 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	119,000	121,380 00	119,000 00
	\$774,000	\$845,070 00	\$774,000 00

* A legal investment when made.

Dedham Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$76,090 85	2 per cent.	\$50,000 00	3 $\frac{7}{8}$ per cent.	\$21,000 00	4 $\frac{1}{2}$ per cent.
125,000 00	3 $\frac{1}{4}$ “	411,300 00	4 “	312,800 00	5 “
343,000 00	3 $\frac{3}{4}$ “	282,000 00	4 $\frac{1}{4}$ “	242,400 00	6 “

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	61,200 00
Net income received from same during year ending Oct. 31, 1901, . . .	799 27
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,352 84
Assessed value of the same,	5,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 368	
Aggregate amount of the same,	390,500 00
Total number of loans upon real estate,	399
Amount of investments from which no income is received,	4,352 84
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	157,961 93
Times for the dividends fixed by the by-laws: second Saturday in May and November; payable on the Monday following those dates.	
Rate and amount of each semi-annual dividend { 2 per cent., \$62,137 70 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 63,518 63 }	125,656 33
Number of accounts opened during the year ending Oct. 31, 1901, . . .	999
Number of accounts closed during the year ending Oct. 31, 1901, . . .	592
Total number of open accounts Oct. 31, 1901,	8,595
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,883 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	438,662 36
Number of same,	6,418
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	428,821 39
Number of same,	5,113
Date of examination by commissioner: March 14.	

DORCHESTER SAVINGS BANK — DORCHESTER.

Incorporated April 16, 1894. Present number of corporators, 35.

FREDERICK L. WALKER, *President.*

GEORGE T. SEARS, *Treasurer.*

HENRY S. MACPHERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT H. STEARNS,

HERBERT W. BURKE,

GEORGE T. SEARS,

HENRY G. ALLRIGHT,

GEORGE B. PHIPPEN.

Open for business every business day except Saturdays, 2 to 7 P.M.;
Saturdays, 2 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,932 24	Deposits, . . .	\$208,177 46
Railroad bonds, as per schedule, .	44,331 25	Guaranty fund, .	1,167 77
Boston Terminal Co. bonds, .	5,818 75	Interest account, .	160 68
Loans on real estate, . . .	139,925 00	Collection account, .	40
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest, .	7,830 73		
Expense account,	42 67		
Furniture and fixtures, . . .	1,307 48		
Cash on hand,	318 19		
	<u>\$209,506 31</u>		<u>\$209,506 31</u>

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$5,735 63
Winthrop National Bank, Boston,	2,095 10

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Quincy, Mass., $3\frac{1}{2}$ s, . . .	\$4,800	\$4,932 24	\$4,932 24

Dorchester Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3s,	\$3,000	\$2,910 00	\$2,880 00
Boyer Valley R.R. 3½s,	5,000	5,100 00	5,068 75
Chic., Burlington & Quincy R.R. 3½s,	3,000	3,090 00	3,108 75
Conn. & Passumpsic Rivers R.R. 4s,	1,000	1,150 00	1,175 00
Dexter & Piscataquis R.R. 4s, . .	3,000	3,330 00	3,195 00
Fitchburg R.R. 4s,	1,000	1,120 00	1,075 00
Illinois Central R.R. 3s,	5,000	4,550 00	4,550 00
Illinois Central R.R. 3½s,	10,000	10,200 00	10,195 00
Grafton & Upton R.R. 4s,	3,000	3,030 00	3,077 50
Maine Central R.R. 4s,	4,000	4,240 00	4,168 75
Old Colony R.R. 4s,	1,000	1,140 00	1,152 50
Portland & Rumford Falls R.R. 4s,	2,000	2,160 00	2,215 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,480 00	2,470 00
	\$43,000	\$44,500 00	\$44,331 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$5,000	\$5,800 00	\$5,818 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,830 73	2 per cent.	\$7,900 00	5¼ per cent.	\$8,100 00	6 per cent.
123,925 00	5 " "				

Number of loans which are of an amount not exceeding \$3,000 each, 26

Aggregate amount of the same, \$48,950 00

Total number of loans upon real estate, 45

Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1901, 7,140 77

Times for the dividends fixed by the by-laws: second Wednesday in April
and October; payable on same days.

Dorchester Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$2,116 77 }	
during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 2,809 63 }	\$4,926 40
Number of accounts opened during the year ending Oct. 31, 1901, . . .	808
Number of accounts closed during the year ending Oct. 31, 1901, . . .	288
Total number of open accounts Oct. 31, 1901,	2,588
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,123 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	129,239 34
Number of same,	5,168
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	81,614 83
Number of same,	2,270
Date of examination by commissioner: March 8.	

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 25.

GEORGE T. SAMPSON, *President*.

WILLIAM B. PIGEON, *Treasurer*.

WILLIAM B. PIGEON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

WILLIAM B. PIGEON,

JOHN THOMPSON,

RUFUS CUSHMAN,

EBEN M. MCPHERSON,

A. R. HOOPER.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M. Saturdays.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$615,000 00	Deposits,	\$3,587,320 34
Bank stock, as per schedule, .	206,161 00	Guaranty fund, .	176,206 54
Loan on bank stock,	800 00	Interest account, .	33,715 42
Railroad bonds, as per schedule,	613,000 00	Profit and loss account,	75,132 15
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure, .	6,895 65		
Loans on real estate,	2,035,341 00		
Loans on personal security, .	259,300 00		
Deposits in banks, on interest, .	87,916 80		
Expense account,	3,653 00		
Consolidated R.R. of Vermont bonds,*	25,545 27		
Bank liquidation account, .	928 12		
Cash on hand,	7,833 61		
	\$3,872,374 45		\$3,872,374 45

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First Ward National Bank, East Boston,	\$64,303 55
First National Bank, Boston,	23,613 25

Loan on Bank Stock :—

8 shares First Ward National Bank, East Boston,	\$800 00
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East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s.	\$1,000	\$1,055 00	\$1,000 00
County of Aroostook, Me., 4½s,	25,000	27,750 00	25,000 00
City of Bangor, Me., 6s,	7,000	7,630 00	7,000 00
of Boston, Mass., 5s,	80,000	86,200 00	80,000 00
of Cambridge, Mass., 6s,	8,000	8,520 00	8,000 00
of Cleveland, Ohio, 5s,	4,000	4,360 00	4,000 00*
of Dayton, Ohio, 5s,	35,000	40,840 00	35,000 00
of Detroit, Mich., 6s,	10,000	11,150 00	10,000 00
of Fall River, Mass., 4s,	25,000	28,875 00	25,000 00
of Fall River, Mass., 4½s,	15,000	16,575 00	15,000 00
of Fall River, Mass., 5s,	9,000	9,945 00	9,000 00
of Fall River, Mass., 6s,	8,000	8,695 00	8,000 00
of Gloucester, Mass., 4s,	2,000	2,090 00	2,000 00
of Grand Rapids, Mich., 4½s,	13,000	14,500 00	13,000 00
of Grand Rapids, Mich., 5s,	10,000	10,400 00	10,000 00
of Indianapolis, Ind., 4s,	20,000	22,200 00	20,000 00
of Lynn, Mass., 4s,	5,000	5,575 00	5,000 00
of Manchester, N. H., 4½s,	20,000	22,600 00	20,000 00
of Milwaukee, Wis., 5s,	53,000	58,937 50	53,000 00
of Minneapolis, Minn., 7s,	5,000	5,050 00	5,000 00
of Newton, Mass., 4s,	10,000	11,350 00	10,000 00
of Newton, Mass., 6s,	10,000	10,900 00	10,000 00
of Portland, Me., 6s,	42,000	48,300 00	42,000 00
of Providence, R. I., 5s,	28,000	30,100 00	28,000 00
of Saginaw, Mich., 4½s,	5,000	5,100 00	5,000 00
of Salem, Mass., 5s,	20,000	20,800 00	20,000 00
of Springfield, Ohio, 4½s,	21,000	23,575 00	21,000 00
of Springfield, Ohio, 5s,	17,000	19,875 00	17,000 00
of St Louis, Mo., 6s,	32,000	34,720 00	32,000 00
of Waltham, Mass., 4s,	25,000	27,000 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	52,500 00	50,000 00*
	\$615,000	\$677,167 50	\$615,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$12,200 00	\$10,000 00
50	Atlas National Bank, Boston,	5,000	5,350 00	5,000 00
40	Blackstone Nat'l Bank, Boston,	920	200 00	920 00
60	Boylston Nat'l Bank, Boston,	6,000	6,300 00	6,000 00
50	Colonial Nat'l Bank, Boston,	5,000	7,500 00	7,500 00
20	Commercial N'l Bank, Boston,	2,000	2,660 00	2,000 00
115	Eliot National Bank, Boston,	11,500	17,250 00	11,500 00

East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	First Ward N'l Bank, Boston, .	\$15,000	\$24,000 00	\$15,000 00
162	Freemans Nat'l Bank, Boston, .	16,200	16,362 00	16,200 00
50	Manufacturers N'l B'k, Boston, .	—	150 00	—
4	Mechanics N'l Bank, Boston, .	400	464 00	400 00
50	Merchants Nat'l Bank, Boston, .	5,000	8,750 00	5,000 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	4,850 00	5,000 00
170	N'l B'k of Commerce, Boston, .	17,000	21,420 00	17,000 00
12	National Bank of the Commonwealth, Boston, .	1,200	2,352 00	1,200 00
40	N'l B'k of Redemption, Boston, .	4,000	5,000 00	4,000 00
100	N'l B'k of the Republic, Boston, .	10,000	15,100 00	10,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	7,000 00	5,000 00
66	N'l Hide & Leather B'k, Boston, .	6,600	8,184 00	6,600 00
300	Nat'l Shawmut Bank, Boston, .	30,000	60,000 00	45,000 00
6	Nat'l Webster Bank, Boston, .	600	624 00	591 00
10	New England N'l B'k, Boston, .	1,000	1,440 00	1,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,475 00	2,500 00
30	Second National Bank, Boston, .	3,000	5,400 00	3,000 00
75	Shoe & Leather N'l B'k, Boston, .	7,500	11,250 00	7,500 00
100	State National Bank, Boston, .	10,000	11,100 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	8,050 00	7,000 00
25	Tremont Nat'l Bank, Boston, .	1,250	250 00	1,250 00
		\$188,670	\$265,681 00	\$206,161 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$60,000	\$60,300 00	\$60,000 00
Boston, Clinton & Fitchburg R.R. 5s,	70,000	78,400 00	70,000 00
Boston & Maine R.R. 4½s,	75,000	94,875 00	75,000 00
Chic., Burlington & Quincy R.R. 5s,	38,000	43,320 00	38,000 00
Chicago & Northwestern R.R. 7s,	9,000	12,510 00	9,000 00
Cleveland & Pittsburgh R.R. 3½s,	25,000	26,000 00	25,000 00
Eastern R.R. 6s,	10,000	11,200 00	10,000 00
Fitchburg R.R. 5s,	25,000	26,625 00	25,000 00
Housatonic R.R. 5s,	20,000	26,600 00	20,000 00
Maine Central R.R. 4s,	6,000	6,330 00	6,000 00
Maine Central R.R. 4½s,	12,000	13,200 00	12,000 00
Maine Central R.R. 7s,	40,000	53,000 00	40,000 00
New York & New England R.R. 6s,	8,000	8,580 00	8,000 00
New York & New England R.R. 7s,	50,000	55,250 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,650 00	10,000 00

East Boston Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$50,000	\$55,750 00	\$50,000 00
Portland & Ogdensburg R.R. 5s, . .	25,000	27,250 00	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,150 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,000 00	25,000 00
	\$613,000	\$702,490 00	\$613,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,916 80	2 per cent.	\$211,810 00	4½ per cent.	\$10,500 00	5½ per cent.
100,000 00	4 “	35,000 00	4¾ “	175,535 00	5½ “
75,000 00	4½ “	1,598,626 00	5 “	88,970 00	6 “

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	20,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	564 05
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,500 00
Assessed value of the same,	7,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 708	
Aggregate amount of the same,	1,090,931 00
Total number of loans upon real estate,	860
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	185,868 67
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable the Monday following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$64,922 27 } during the year ending Oct. 31, 1901, { 2 per cent., 66,433 14 }	131,355 41
Number of accounts opened during the year ending Oct. 31, 1901, 1,703	
Number of accounts closed during the year ending Oct. 31, 1901, 1,192	
Total number of open accounts Oct. 31, 1901,	12,946
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	11,104 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	739,421 00
Number of same,	16,006
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	742,898 03
Number of same,	12,864
Date of examination by commissioner: March 4.	

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 43.

GEORGE M. KEITH, *President.*

CHARLES F. MANN, *Treasurer.*

CHARLES F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE M. KEITH,

JOHN HOBART,

HENRY GURNEY,

ISAAC N. NUTTER.

Open for business every business day except Wednesdays, 9 A.M to 12 M.; 2 to 4 P.M.;
also Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$40,400 00	Deposits, . . .	\$937,609 33
Bank stock, as per schedule, .	43,850 00	Guaranty fund, .	43,800 00
Loan on bank stock, . . .	200 00	Interest account, .	16,044 39
Railroad bonds, as per schedule, .	86,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	26,485 00	count, . . .	5,414 52
Real estate (for banking pur-		Suspense account, .	190 98
poses), . . .	10,000 00		
Loans on real estate, . . .	564,208 84		
Loans on personal security, .	195,374 84		
Loans to counties, cities or towns			
(notes), . . .	2,000 00		
Loans on depositors' books, .	450 00		
Deposits in banks on interest, .	28,526 68		
Expense account, . . .	834 50		
Bank building expense and in-			
come account, . . .	291 17		
Notes receivable,* . . .	2,700 00		
Tax account, . . .	379 59		
Cash on hand, . . .	1,358 60		
	\$1,003,059 22		\$1,003,059 22

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$26,427 02
Plymouth County Safe Deposit and Trust Company, Brockton, . . .	2,099 66

Loan on Bank Stock :—

5 shares Brockton National Bank, Brockton,	\$200 00
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East Bridgewater Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 4s, . .	\$5,000	\$5,350 00	\$5,000 00
of Medford, Mass., 4s, . .	5,000	5,125 00	5,000 00
of New Britain, Conn., 4s, . .	5,000	5,200 00	5,000 00
of Rockford, Ill., 4½s, . .	10,000	10,450 00	10,000 00
of Saginaw, Mich., 4s, . .	5,000	5,362 50	5,000 00
of Taunton, Mass., 4s, . .	5,000	5,175 00	5,000 00
Town of Westfield, Mass., 5s, . .	5,400	5,751 00	5,400 00
	\$40,400	\$42,413 50	\$40,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Fourth National Bank, Boston,	\$7,500	\$9,375 00	\$7,500 00
15	Freemans Nat'l Bank, Boston,	1,500	1,515 00	1,500 00
40	Manufacturers N'l B'k, Boston,	—	120 00	—
50	Massachusetts Loan & Trust Company, Boston, . .	5,000	5,250 00	5,000 00
20	National Bank of the Com- monwealth, Boston, . .	2,000	3,920 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,125 00	2,500 00
25	National City Bank, Boston, .	—	125 00	—
15	N'l Hide & Leather B'k, Boston,	1,500	1,860 00	1,500 00
27	Nat'l Webster Bank, Boston, .	2,700	2,808 00	2,700 00
20	Shawmut Nat'l Bank, Boston,	—	20 00	—
22	State National Bank, Boston, .	2,200	2,442 00	2,200 00
15	State Street Trust Co., Boston,	1,500	2,400 00	1,500 00
25	Third National Bank, Boston, .	2,500	2,650 00	2,500 00
25	Tremont National B'k, Boston,	1,250	250 00	250 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,920 00	1,200 00
50	Brockton Nat'l Bank, Brockton,	5,000	5,900 00	5,000 00
40	Home National B'k, Brockton,	4,000	7,000 00	4,000 00
25	Plymouth County Safe Deposit & Trust Company, Brockton,	2,500	2,500 00	2,500 00
20	First N'l Bank, West Newton,	2,000	2,000 00	2,000 00
		\$44,850	\$55,180 00	\$43,850 00

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s,	\$5,000	\$5,287 50	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	15,300 00	15,000 00
Fitchburg R.R. 4s,	5,000	5,600 00	5,000 00
Fitchburg R.R. 5s,	6,000	6,555 00	6,000 00
Illinois Central R.R. 3½s,	15,000	15,075 00	15,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,600 00	5,000 00*
Old Colony R.R. 4s,	15,000	16,725 00	15,000 00
Penobscot Shore Line R.R. 4s, . .	10,000	10,850 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,100 00	5,000 00
	\$86,000	\$91,092 50	\$86,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$29,000 00	\$26,485 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	0 per cent.	\$62,000 00	4 per cent.	\$390,720 86	5 per cent.
2,099 66	2 “	101,500 00	4½ “	9,400 00	5½ “
26,427 02	2½ “	26,100 00	4¾ “	170,512 82	6 “

Amount invested in real estate for banking purposes, \$10,000 00
 Estimated value of the same, 10,000 00
 Assessed value of the same, 8,400 00
 Number of loans which are of an amount not exceeding \$3,000 each, 293
 Aggregate amount of the same, 249,067 82
 Total number of loans upon real estate, 337
 Amount of investments from which no income is received, 2,250 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 47,434 45
 Times for the dividends fixed by the by-laws: first Tuesday in January
 and July; payable on same days.

East Bridgewater Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 1½ per cent., \$15,720 82 }	\$33,685 04
during the year ending Oct. 31, 1901, { 2 per cent., 17,964 22 }	
Number of accounts opened during the year ending Oct. 31, 1901,	189
Number of accounts closed during the year ending Oct. 31, 1901,	184
Total number of open accounts Oct. 31, 1901,	2,369
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,846 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	109,917 40
Number of same,	1,378
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	138,697 53
Number of same,	1,511
Date of examination by commissioner: March 18.	

EAST CAMBRIDGE SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 35.

JOHN C. BULLARD, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN C. BULLARD,

GUSTAVUS GOEPPER,

DAVID PROUDFOOT,

BENJAMIN F. THOMPSON,

WILLIAM GOEPPER.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$48,000 00	Deposits,	\$3,296,955 89
Bank stock, as per schedule, .	94,259 67	Guaranty fund, .	167,489 75
Loan on bank stock,	4,900 00	Interest account, .	1,749 38
Railroad bonds, as per schedule,	120,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	112,447 62
poses),	25,000 00		
Real estate by foreclosure, .	60,892 84		
Loans on real estate,	2,192,418 75		
Loans on personal security, .	953,372 96		
Deposits in bank, on interest, .	45,379 28		
Deposits in bank, not on interest,	2,000 00		
Expense account,	457 90		
Eastern Cold Storage Co. stock,*	6,390 00		
East Cambridge Land Co.,* .	1 00		
Cash on hand,	25,070 24		
	\$3,578,642 64		\$3,578,642 64

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

Lechmere National Bank, East Cambridge, \$47,379 28*

Loan on Bank Stock:—

21 shares Framingham National Bank, South Framingham,	} \$4,900 00
5 shares Concord National Bank, Concord,	
10 shares Lechmere National Bank, Cambridge,	
8 shares First National Bank, Westborough,	
8 shares Merchants National Bank, Boston,	

* This deposit has since been reduced within the legal limit.

East Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . .	\$10,000	\$10,025 00	\$10,000 00*
of Grand Rapids, Mich., 4½s, . .	10,000	10,875 00	10,000 00
of Haverhill, Mass., 4s, . .	2,000	2,000 00	2,000 00
of Lynn, Mass., 4s, . .	10,000	11,150 00	10,000 00
Town of Webster, Mass., 4s, . .	10,000	11,175 00	10,000 00
of Wellesley, Mass., 4s, . .	6,000	6,435 00	6,000 00
	\$48,000	\$51,660 00	\$48,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
7	Atlas National Bank, Boston, .	\$700	\$749 00	\$700 00
36	Blackstone N'l B'k, Boston, .	828	180 00	828 00
41	Bunker Hill N'l Bank, Boston,	4,100	7,790 00	4,100 00
30	Continental Nat'l Bank, Boston,	—	150 00	—
12	Eliot National Bank, Boston, .	1,200	1,800 00	1,200 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,600 00	2,000 00
50	First Ward N'l Bank, Boston, .	5,000	8,000 00	4,000 00
12	Fourth National Bank, Boston,	1,200	1,500 00	1,350 00
5	Massachusetts N'l B'k, Boston,	500	560 00	500 00
50	Merchants N'l Bank, Boston, .	5,000	8,750 00	5,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	4,000 00	4,000 00
67	N'l B'k of Commerce, Boston,	6,700	8,442 00	6,700 00
80	National Bank of the Com- monwealth, Boston, . .	8,000	15,680 00	8,000 00
10	N'l B'k of Redemption, Boston,	1,000	1,250 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,758 00	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	2,240 00	1,600 00
25	Nat'l Hamilton Bank, Boston, .	2,500	2,500 00	2,425 00
76	N'l Hide & Leather B'k, Boston,	7,600	9,424 00	7,600 00
5	National Union Bank, Boston,	500	755 00	500 00
45	Nat'l Webster Bank, Boston, .	4,500	4,680 00	4,500 00
20	New England N'l B'k, Boston,	2,000	2,880 00	2,000 00
38	Tremont Nat'l B'k, Boston, .	1,900	380 00	1,900 00
24	Charles River National Bank, Cambridge,	2,400	3,648 00	2,400 00
101	Lechmere N'l B'k, Cambridge,	10,100	15,150 00	12,506 67
26	Nat'l City Bank, Cambridge, .	2,600	3,640 00	2,600 00
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,155 00	1,100 00
35	First Nat'l Bank, Marlborough,	3,500	4,200 00	2,850 00

East Cambridge Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Merchants National Bank, Newburyport,	\$600	\$660 00	\$600 00
13	Newton Nat'l Bank, Newton, .	1,300	1,157 00	1,300 00
20	Middlesex County National Bank, Winchester,	2,000	2,000 00	1,900 00
		\$93,528	\$129,298 00	\$94,259 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$25,000	\$26,750 00	\$25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	17,325 00	15,000 00
Eastern R.R. 6s,	8,500	9,477 50	8,500 00
Fitchburg R.R. 4s,	10,000	10,696 00	10,000 00
Fitchburg R.R. 5s,	18,000	18,338 00	18,000 00
Maine Central R.R. 7s,	10,000	13,000 00	10,000 00
Old Colony R.R. 4s,	30,000	33,150 00	30,000 00
Old Colony R.R. 4½s,	2,000	2,050 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,460 00	2,000 00
	\$120,500	\$133,246 50	\$120,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,379 28	1½ per cent.	\$40,000 00	4¾ per cent.	\$1,911,774 82	5 per cent.
97,422 96	3¾ "	228,500 00	4½ "	216,420 31	5½ "
333,500 00	4 "	55,000 00	4¾ "	73,173 62	6 "
139,900 00	4½ "	55,000 00	4¾ "		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	18,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	60,892 84
Assessed value of the same,	63,810 00

East Cambridge Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	773	
Aggregate amount of the same,		\$1,198,881 95
Total number of loans upon real estate,	965	
Amount of investments from which no income is received,		87,892 84
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1901,		169,387 47
Times for the dividends fixed by the by-laws: April 15 and October 15;		
payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$60,276 19 }		121,813 22
during the year ending Oct. 31, 1901, { 2 per cent., 61,537 03 }		
Number of accounts opened during the year ending Oct. 31, 1901,	1,487	
Number of accounts closed during the year ending Oct. 31, 1901,	1,389	
Total number of open accounts Oct. 31, 1901,	9,875	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-		
clusive of taxes),		9,171 17
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1901,		655,257 38
Number of same,	12,993	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1901,		670,171 09
Number of same,	9,130	
Date of examination by commissioner: February 4.		

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

CHARLES W. SMITH, *President*.

CHARLES H. JOHNSON, *Treasurer*.

O. G. WEBSTER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

CHARLES W. SMITH, GEORGE L. MANCHESTER,
JOSEPH W. WILSON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$21,332 50	Deposits, . . .	\$1,071,055 04
Bank stock, as per schedule, .	178,332 00	Guaranty fund, .	21,983 00
Loans on bank stock, . . .	1,665 00	Interest account, .	4,099 82
Railroad bonds, as per schedule, .	53,000 00	Profit and loss ac-	
Real estate by foreclosure, .	25,172 18	count, . . .	555 41
Loans on real estate, . . .	636,538 52		
Loans on personal security, .	123,421 77		
Loans to counties, cities or towns			
(notes),	1,500 00		
Loans on depositors' books, .	865 00		
Deposits in banks, on interest, .	48,071 61		
Expense account, . . .	763 25		
American Writing Paper Co.			
bonds and stocks,*	3,779 94		
Vault, furniture and fixtures, .	2,200 00		
Tax account,	136 80		
Cash on hand,	914 70		
	\$1,097,693 27		\$1,097,693 27

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	8,071 61
Agawam National Bank, Springfield,	15,000 00
Pynchon National Bank, Springfield,	10,000 00
Ware National Bank, Ware,	10,000 00

Easthampton Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

17 shares First National Bank, Easthampton,	\$1,305 00
6 shares Agawam National Bank, Springfield,	360 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 5s,	\$9,000	\$9,900 00	\$9,832 50
of New Britain, Conn., 4s,	3,000	3,382 50	3,000 00
of Somersworth, N. H., 4s,	4,000	4,140 00	4,000 00
of Springfield, Mass., 3½s,	3,000	3,052 50	3,000 00
Town of Ware, Mass., 4s,	1,500	1,560 00	1,500 00
	\$20,500	\$22,035 00	\$21,332 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams,	\$10,000	\$12,500 00	\$12,500 00
14	Blackstone Nat'l Bank, Boston,	322	70 00	70 00
7	N'l B'k of Commerce, Boston,	700	882 00	700 00
50	Second National Bank, Boston,	5,000	9,000 00	8,850 00
25	State National Bank, Boston,	2,500	2,775 00	2,775 00
100	First Nat'l B'k, Easthampton,	10,000	10,000 00	10,000 00
100	Franklin Co. National Bank, Greenfield,	10,000	10,200 00	10,200 00
44	First Nat'l Bank, Lynn,	4,400	4,840 00	4,840 00
20	Hampshire Co. National Bank, Northampton,	2,000	2,000 00	2,000 00
58	Northampton National Bank, Northampton,	5,800	11,600 00	12,175 00
60	Pittsfield Nat'l B'k, Pittsfield,	6,000	9,180 00	10,100 00
60	Agawam N'l B'k, Springfield,	6,000	6,000 00	6,000 00
111	Chapin Nat'l B'k, Springfield,	11,100	12,765 00	12,765 00
100	Chicopee N'l B'k, Springfield,	10,000	15,000 00	16,750 00
50	City Nat'l Bank, Springfield,	5,000	7,100 00	7,100 00
100	First Nat'l Bank, Springfield,	10,000	10,500 00	12,622 00
59	John Hancock National Bank, Springfield,	5,900	5,900 00	7,465 00
89	Second N'l B'k, Springfield,	8,900	11,570 00	13,570 00
130	Springfield N'l B'k, Springfield,	13,000	24,700 00	16,350 00
50	First Nat'l B'k, Westfield,	5,000	6,500 00	6,500 00
50	First Nat'l B'k, West Newton,	5,000	5,250 00	5,000 00
		\$136,622	\$178,332 00	\$178,332 00

Easthampton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$11,000 00	\$11,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,250 00	10,000 00
Illinois Central R.R. 3s,	10,000	9,050 00	9,000 00
Illinois Central R.R. 3½s,	20,000	20,300 00	20,000 00
Portland & Rumford Falls R.R. 4s, .	3,000	3,300 00	3,000 00
	\$53,000	\$53,900 00	\$53,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,071 61	3 per cent.	\$10,000 00	4½ per cent.	\$44,455 00	5½ per cent.
25,000 00	3½ “	554,311 02	5 “	900 00	5¾ “
15,000 00	3¾ “	63,800 00	5½ “	90,524 27	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$25,172 18
Assessed value of the same,	25,050 00
Net income received from same during year ending Oct. 31, 1901,	211 61
Number of loans which are of an amount not exceeding \$3,000 each, 437	
Aggregate amount of the same,	485,558 29
Total number of loans upon real estate,	424
Amount of investments from which no income is received,	17,070 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 1, 1901,	50,679 83
Times for the dividends fixed by the by-laws: fourth Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,492 11 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 18,278 15 }	38,770 26
Number of accounts opened during the year ending Oct. 31, 1901,	423
Number of accounts closed during the year ending Oct. 31, 1901,	333
Total number of open accounts Oct. 31, 1901,	2,834
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	3,359 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	162,640 46
Number of same,	2,368
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	193,466 42
Number of same,	2,060
Date of examination by commissioner: March 1.	

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 40.

NATHAN D. CANTERBURY, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATHAN D. CANTERBURY, JOHN W. BATES,

EDMUND G. BATES, H. F. BICKNELL,

T. H. EMERSON, JOSEPH A. CUSHING,

CHARLES B. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturdays, 2 to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$57,000 00	Deposits, . . .	\$1,040,241 66
Bank stock, as per schedule, .	32,328 50	Guaranty fund, .	51,866 00
Loan on bank stock, . . .	400 00	Profit and loss account, . . .	24,315 51
Railroad bonds, as per schedule, .	51,000 00		
Real estate (for banking purposes),	16,537 83		
Real estate by foreclosure, . . .	62,737 79		
Loans on real estate,	619,331 70		
Loans on personal security, . . .	249,676 86		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books, . . .	20 00		
Deposits in banks, on interest, .	18,134 20		
Deposits in banks, not on interest, .	1,888 22		
Cash on hand,	2,368 07		
	<u>\$1,116,423 17</u>		<u>\$1,116,423 17</u>

Cash on Deposit in Banks, amount in each :—

Chapin National Bank, Springfield,	\$1,312 99
Eliot National Bank, Boston,	10,821 21
Massachusetts National Bank, Boston,	7,888 22

Loan on Bank Stock :—

6 shares Cape Cod National Bank, Harwich,	\$400 00
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East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$10,000	\$10,650 00	\$10,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,255 00	3,000 00*
of Dayton, Ohio, 4s, . .	3,000	3,060 00	3,000 00
of Detroit, Mich., 6s, . .	1,000	1,055 00	1,000 00
of Detroit, Mich., 7s, . .	2,000	2,310 00	2,000 00
of Fall River, Mass., 6s, . .	2,000	2,160 00	2,000 00
of Fort Wayne, Ind., 4½s, . .	5,000	5,806 25	5,000 00
of Lynn, Mass., 5s, . .	1,000	1,050 00	1,000 00
of Newton, Mass., 6s, . .	2,000	2,180 00	2,000 00
of Portland, Me., 6s, . .	3,000	3,438 75	3,000 00
of Providence, R. I., 5s, . .	2,000	2,100 00	2,000 00
of Springfield, Mass., 6s, . .	1,000	1,085 00	1,000 00
of Springfield, Mass., 7s, . .	1,000	1,050 00	1,000 00
Town of South Abington, Mass., 4s, . .	5,000	5,375 00	5,000 00
of Turner's Falls, Mass., 4s, . .	5,000	5,300 00	5,000 00
of Weymouth, Mass., 4s, . .	11,000	11,893 75	11,000 00
	\$57,000	\$61,768 75	\$57,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, .	\$1,000	\$1,180 00	\$1,000 00
5	First Ward N'l Bank, Boston, .	500	800 00	500 00
26	Freemans Nat'l Bank, Boston, .	2,600	2,626 00	2,450 00
17	Manufacturers N'l B'k, Boston, .	—	51 00	—
20	Metropolitan N'l B'k, Boston, .	2,000	2,000 00	1,862 50
25	N'l B'k of Commerce, Boston, .	2,500	3,150 00	2,500 00
18	N'l Hide & Leather B'k, Boston, .	1,800	2,232 00	1,800 00
26	Old Boston Nat'l Bank, Boston, .	2,600	2,574 00	2,600 00
27	Shawmut Nat'l Bank, Boston, .	—	27 00	—
15	State National Bank, Boston, .	1,500	1,665 00	1,500 00
12	Third National Bank, Boston, .	1,200	1,272 00	1,200 00
2	Tremont Nat'l Bank, Boston, .	100	20 00	100 00
25	Massachusetts Loan & Trust Company, Boston,	2,500	2,825 00	2,500 00
25	Dedham Nat'l Bank, Dedham, .	2,500	2,650 00	2,500 00
5	Salem National Bank, Salem, .	500	250 00	500 00
9	First N'l B'k, So. Weymouth, .	900	810 00	900 00
105	Union Nat'l Bank, Weymouth, .	10,500	8,190 00	10,416 00
		\$32,700	\$32,322 00	\$32,328 50

East Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$15,610 00	\$14,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4½s,	5,000	5,125 00	5,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	18,450 00	15,000 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,040 00	2,000 00
	\$51,000	\$57,875 00	\$51,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,821 21	2 per cent.	\$160,365 86	4½ per cent.	\$454,889 90	6 per cent.
6,000 00	3 “	15,000 00	4¾ “	5,940 00	6½ “
1,312 99	3½ “	145,802 00	5 “	7,330 80	7 “
5,000 00	4 “	65,000 00	5½ “	100 00	8 “
15,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$16,537 83
Estimated value of the same,	16,537 83
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	62,737 79
Assessed value of the same,	61,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 408	
Aggregate amount of the same,	519,712 70
Total number of loans upon real estate,	432
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	52,654 29
Times for the dividends fixed by the by-laws: April 10 and October 10; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,995 93 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 19,614 18 }	38,610 13
Number of accounts opened during the year ending Oct. 31, 1901, . . .	388
Number of accounts closed during the year ending Oct. 31, 1901, . . .	289
Total number of open accounts Oct. 31, 1901,	2,560
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,953 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	149,931 20
Number of same,	1,997
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	130,371 61
Number of same,	1,693
Date of examination by commissioner: March 6.	

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 42.

JOHN CARR, *President.*FRANK E. GRANGER, *Treasurer.*JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR,

SAMUEL B. HOPKINS,

GORHAM ROGERS,

WILLIAM S. LELAND,

GREENLEAF C. GEORGE,

GEORGE E. BULLARD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$348,500 00	Deposits, . . .	\$4,775,211 12
Bank stock as per schedule, .	38,990 00	Guaranty fund, .	164,762 72
Loan on bank stock, . . .	1,000 00	Interest account, .	3,267 59
Railroad bonds as per schedule,	780,000 00	Profit and loss account, . . .	44,702 50
Commonwealth of Massachusetts note,	25,000 00	Tax account, . . .	5,800 00
Real estate by foreclosure, . .	6,984 37		
Loans on real estate,	2,523,179 00		
Loans on personal security, . .	805,000 00		
Loans to counties, cities or towns (notes),	135,000 00		
Deposits in banks, on interest, .	316,036 99		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	1,680 54		
Furniture and fixtures,	16 00		
Short and surplus account, . . .	247 51		
Notes receivable,*	7,109 52		
	\$4,993,743 93		\$4,993,743 93

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$190,164 10
Peoples National Bank, Boston,	115,907 25*
Shoe and Leather National Bank, Boston,	14,965 64

Loan on bank stock:—

10 shares National Exchange Bank, Boston,	\$1,000 00
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* This amount, in excess of the legal limit, has been reduced.

Eliot Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$100,000	\$100,000 00	\$100,000 00
New Hampshire 6s,	500	540 00	500 00
City of Bangor, Me., 6s,	4,000	4,350 00	4,000 00
of Boston, Mass., 3½s,	100,000	106,375 00	100,000 00
of Boston, Mass., 5s,	25,000	26,812 50	25,000 00
of Boston, Mass., 6s,	5,000	5,450 00	5,000 00
of Fall River, Mass., 4½s,	10,000	10,150 00	10,000 00
of Fall River, Mass., 6s,	10,000	10,900 00	10,000 00
of Haverhill, Mass., 4s,	25,000	26,625 00	25,000 00
of Holyoke, Mass., 4s,	20,000	21,200 00	20,000 00
of Lynn, Mass., 5s,	10,000	10,500 00	10,000 00
of Marlborough, Mass., 4s,	9,000	9,630 00	9,000 00
of Salem, Mass., 3½s,	10,000	10,050 00	10,000 00
of Springfield, Mass., 6s,	20,000	21,800 00	20,000 00
	\$348,500	\$364,382 50	\$348,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Atlas National Bank, Boston, .	\$7,000	\$7,490 00	\$7,000 00
10	Eliot National Bank, Boston, .	1,000	1,500 00	1,000 00
5	Market Nat'l Bank, Boston, .	390	65 00	390 00
30	Merchants N'l Bank, Boston, .	3,000	5,250 00	3,000 00
61	Mt. Vernon N'l Bank, Boston, .	6,100	5,917 00	6,100 00
20	N'l B'k of Redemption, Boston, .	2,000	2,500 00	2,000 00
171	Peoples Nat'l Bank, Boston, .	17,100	19,665 00	17,100 00
43	Shawmut Nat'l Bank, Boston, .	—	43 00	—
14	State National Bank, Boston, .	1,400	1,554 00	1,400 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,250 00	1,000 00
		\$38,990	\$45,234 00	\$38,990 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$50,000	\$53,500 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,320 00	11,000 00
Boston & Lowell R.R. 3½s,	50,000	51,000 00	50,000 00

Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$50,000	\$53,250 00	\$50,000 00
Boston & Maine R.R. 4s,	25,000	28,750 00	25,000 00
Boston & Providence R.R. 4s, . . .	25,000	27,125 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	54,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,875 00	25,000 00
Connecticut River R.R. 4s,	25,000	28,875 00	25,000 00
Erie & Pittsburgh R.R. 3½s,	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	25,000	27,750 00	25,000 00
Illinois Central R.R. 3s,	25,000	23,250 00	25,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,750 00	50,000 00
Newport & Richford R.R. 5s,	22,000	23,760 00	22,000 00*
New York & New England R.R. (terminal) 4s,	25,000	30,000 00	25,000 00
Old Colony R.R. 4s,	85,000	95,225 00	85,000 00
Vermont & Massachusetts R.R. 5s, . .	37,000	37,740 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,075 00	25,000 00
	\$780,000	\$834,745 00	\$780,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$316,036 99	2 per cent.	\$290,000 00	3¾ per cent.	\$466,207 32	5 per cent.
25,000 00	3.05 "	1,277,800 00	4 "	1,500 00	5¼ "
35,000 00	3.15 "	225,500 00	4½ "	20,500 00	5½ "
299,000 00	3½ "	834,372 42	4½ "	14,299 26	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$6,984 37

Assessed value of the same, 8,500 00

Net income received from same during year ending Oct. 31, 1901, . . . 444 37

Number of loans which are of an amount not exceeding \$3,000 each, 234

Aggregate amount of the same, 424,195 88

Total number of loans upon real estate, 497

Amount of investments from which no income is received, 12,109 52

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901, 193,915 80

Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable the Thursday next following.

Eliot Five Cents Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$76,597 05 }	\$154,861 49
during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 78,264 44 }	
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,832
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,095
Total number of open accounts Oct. 31, 1901,	13,803
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	11,362 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	883,235 31
Number of same,	13,732
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	842,204 23
Number of same,	10,956
Date of examination by commissioner: April 22.	

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 22.

JOSEPH SHATTUCK, *President.*

JOSEPH SHATTUCK, Jr., *Treasurer.*

JOSEPH SHATTUCK, Jr., *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK,

SAMUEL WHITE,

HENRY K. WEBSTER,

WALTER E. PARKER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,060,000 00	Deposits, . . .	\$8,062,717 54
Bank stock, as per schedule, .	197,500 00	Guaranty fund, .	405,000 00
Loans on bank stock, . . .	35,550 00	Interest account, .	97,607 66
Railroad bonds, as per schedule, .	1,010,000 00	Profit and loss account, . . .	300,000 00
Loan on railroad stock, . . .	100,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure, . .	10,000 00		
Loans on real estate,	3,809,620 00		
Loans on personal security, . .	2,310,250 00		
Loans to counties, cities or towns (notes),	184,000 00		
Deposits in banks, on interest, .	119,505 67		
Cash on hand,	8,899 53		
	\$8,865,325 20		\$8,865,325 20

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$1,527 74
Winthrop National Bank, Boston,	57,977 93
Lawrence National Bank, Lawrence,	20,000 00
Merchants National Bank, Lawrence,	40,000 00*

Loans on Bank Stock, amount on each:—

100 shares Arlington National Bank, Lawrence,	9,000 00
6 shares Merchants National Bank, Lawrence,	500 00
10 shares Pacific National Bank, Lawrence,	600 00
35 shares Merchants National Bank, Lawrence,	3,500 00
6 shares Andover National Bank, Andover,	

* This amount, in excess of the legal limit, has since been reduced.

Essex Savings Bank — Continued.

250 shares National Hamilton Bank, Boston,	\$20,000 00
4 shares Merchants National Bank, Lawrence,	350 00
20 shares Merchants National Bank, Lawrence,	1,600 00

Loan on Railroad Stock :—

1,000 shares Boston & Maine R.R.,	\$100,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$100,000	\$110,500 00	\$100,000 00
City of Boston, Mass., 3½s,	100,000	108,000 00	100,000 00
of Brockton, Mass., 4s,	32,000	32,960 00	32,000 00
of Chicago, Ill., 4s,	135,000	148,500 00	135,000 00
of Dayton, Ohio, 5s,	5,000	5,100 00	5,000 00
of Fall River, Mass., 3½s,	50,000	53,000 00	50,000 00
of Fall River, Mass., 6s,	25,000	26,250 00	25,000 00
of Holyoke, Mass., 4s,	50,000	53,000 00	50,000 00
of Indianapolis, Ind., 4s,	200,000	224,500 00	200,000 00
of Lawrence, Mass., 3s,	17,000	17,000 00	17,000 00
of Lawrence, Mass., 4s,	230,000	245,290 00	230,000 00
of Newton, Mass., 4s,	100,000	114,000 00	100,000 00
of Newton, Mass., 5s,	16,000	17,120 00	16,000 00
	\$1,060,000	\$1,155,220 00	\$1,060,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	\$4,000	\$4,880 00	\$4,000 00
130	Atlas National Bank, Boston,	13,000	13,910 00	13,000 00
6	Blackstone N'l Bank, Boston,	138	30 00	—
20	Continental N'l Bank, Boston,	—	100 00	—
80	Eliot National Bank, Boston,	8,000	12,000 00	8,000 00
60	Lincoln Nat'l Bank, Boston,	600	180 00	—
40	Massachusetts N'l B'k, Boston,	4,000	4,480 00	4,000 00
200	Merchants Nat'l Bank, Boston,	20,000	35,000 00	20,000 00
46	Mt. Vernon N'l B'k, Boston,	4,600	4,462 00	4,600 00
75	N'l B'k of Commerce, Boston,	7,500	9,450 00	7,500 00
80	Nat'l Bank of the Common- wealth, Boston,	8,000	15,680 00	8,000 00
250	N'l B'k of the Republic, Boston,	25,000	37,750 00	25,000 00
130	National City Bank, Boston,	—	650 00	—
67	N'l Hide & Leather B'k, Boston,	6,700	8,308 00	6,700 00
100	Nat'l Shawmut Bank, Boston,	10,000	20,000 00	10,000 00

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Union Bank, Boston,	\$1,000	\$1,510 00	\$1,000 00
166	Nat'l Webster Bank, Boston, .	16,600	17,264 00	16,600 00
27	Shawmut Nat'l Bank, Boston, .	—	27 00	—
100	State National Bank, Boston, .	10,000	11,100 00	10,000 00
66	Suffolk Nat'l Bank, Boston, .	6,600	7,590 00	6,600 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	—
300	Bay State N'l B'k, Lawrence, .	22,500	34,500 00	22,500 00
300	Lawrence N'l B'k, Lawrence, .	30,000	34,500 00	30,000 00
		\$200,738	\$273,871 00	\$197,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,500 00	\$50,000 00
Boston & Lowell R.R. 4½s, . . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4½s, . . .	50,000	63,500 00	50,000 00
Chicago & Northwestern R.R. 7s, . . .	50,000	70,000 00	50,000 00
Cleveland & Pittsburgh R.R. 4½s, . . .	50,000	63,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	200,000	220,000 00	200,000 00
Eastern R.R. 6s,	100,000	111,000 00	100,000 00
Fitchburg R.R. 5s,	100,000	109,000 00	100,000 00
Maine Central R.R. 4s,	100,000	106,000 00	100,000 00
New London Northern R.R. 5s, . . .	40,000	44,800 00	40,000 00
New York, Lackawanna & Western R.R. 6s,	100,000	135,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	117,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	20,000	20,400 00	20,000 00
	\$1,010,000	\$1,161,700 00	\$1,010,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$79,505 67	2 per cent.	\$50,000 00	3¾ per cent.	\$154,500 00	4¾ per cent.
40,000 00	3 “	10,000 00	3⅞ “	2,261,220 00	5 “
3,000 00	3½ “	1,979,650 00	4 “	10,450 00	5½ “
118,000 00	3¼ “	767,000 00	4½ “	84,100 00	6 “
79,000 00	3⅓ “	922,500 00	4½ “		

Essex Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	468 57
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,000 00
Assessed value of the same,	12,800 00
Net income received from same during year ending Oct. 31, 1901, . . .	210 38
Number of loans which are of an amount not exceeding \$3,000 each, 622	
Aggregate amount of the same,	841,950 00
Total number of loans upon real estate,	878
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	386,231 83
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$149,807 04 } during the year ending Oct. 31, 1901, { 2 per cent., 151,663 86 }	301,470 90
Number of accounts opened during the year ending Oct. 31, 1901,	4,435
Number of accounts closed during the year ending Oct. 31, 1901,	3,574
Total number of open accounts Oct. 31, 1901,	22,194
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	15,307 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,755,579 91
Number of same,	31,327
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,747,432 29
Number of same,	17,918
Date of examination by commissioner: February 19.	

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 34.

JAMES P. STEWART, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL P. CANNELL,

NATHANIEL J. MEAD,

WOODBURY A. HAM,

GEORGE W. PLAISTED,

DANIEL B. FESSENDEN.

Open for business every business day, 2 to 4 P.M.; also Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Loan on public funds, . . .	\$15,000 00	Deposits, . . .	\$357,991 69
Loans on real estate, . . .	243,550 00	Guaranty fund, . . .	5,400 00
Loans on personal security, . .	15,000 00	Interest account, . . .	423 75
Loans to counties, cities or towns (notes),	87,400 00	Profit and loss ac- count,	2,299 49
Deposits in banks, on interest, .	3,861 87		
Deposits in bank, not on interest,	556 64		
Cash on hand,	746 42		
	\$366,114 93		\$366,114 93

Cash on Deposit in Banks, amount in each :—

National Security Bank, Boston,	\$500 00
Winthrop National Bank, Boston,	1,361 87
Mercantile Trust Company, Boston,	500 00
First National Bank, Chelsea,	556 64
Winnisimmet National Bank, Chelsea,	500 00
First National Bank, Malden,	1,000 00

Loan on Public Funds :—

\$16,000 Massachusetts 3s,	\$15,000 00
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Everett Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,361 87	2 per cent.	\$107,400 00	4 per cent.	\$2,500 00	5½ per cent.
1,500 00	2½ “	800 00	4½ “	28,000 00	5½ “
25,000 00	3¾ “	7,700 00	4½ “	54,350 00	6 “
3,000 00	3¼ “	132,200 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 105
 Aggregate amount of the same, \$164,550 00
 Total number of loans upon real estate, 112
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 15,343 24
 Times for the dividends fixed by the by-laws: second Wednesday in
 April and October; payable on day following.
 Rate and amount of each semi-annual dividend { 2 per cent., \$5,819 59 }
 during the year ending Oct. 31, 1901, { 2 per cent., 6,355 39 } 12,174 98
 Number of accounts opened during the year ending Oct. 31, 1901, 483
 Number of accounts closed during the year ending Oct. 31, 1901, 246
 Total number of open accounts Oct. 31, 1901, 2,250
 Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-
 clusive of taxes), 1,662 40
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1901, 155,325 72
 Number of same, 3,565
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1901, 127,359 25
 Number of same, 2,245
 Date of examination by commissioner: January 18.

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 33.

GEORGE H. TABER, *President.*

CHARLES H. MORTON, *Treasurer.*

CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE H. TABER, CYRUS D. HUNT,
LEVI M. SNOW, THOMAS A. TRIPP,
JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$14,000 00	Deposits,	\$459,287 23
Bank stock, as per schedule, .	69,300 00	Guaranty fund, .	7,790 00
Loans on bank stock,	600 00	Interest account, .	37 94
Railroad bonds, as per schedule, .	34,022 78	Profit and loss account,	5,307 12
Real estate (for banking purposes),	4,500 00	Expense,	2 34
Real estate by foreclosure, . . .	4,000 00		
Loans on real estate,	294,777 58		
Loans on personal security, . . .	19,155 00		
Deposits in bank, on interest, . .	27,043 56		
Deposits in bank, not on interest, .	5,000 00		
Cash on hand,	25 71		
	\$472,424 63		\$472,424 63

Cash on Deposit in Bank :—

National Bank of Fairhaven, Fairhaven, \$32,043 56*

Loans on Bank Stock, amount on each :—

5 shares National Bank of Fairhaven, Fairhaven, \$300 00
9 shares National Bank of Fairhaven, Fairhaven, 300 00

* This deposit has since been reduced within the legal limit.

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s, . . .	\$5,000	\$5,000 00	\$5,000 00
Town of Watertown, Mass., 3½s, . .	9,000	9,090 00	9,000 00
	\$14,000	\$14,090 00	\$14,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	\$5,000	\$7,500 00	\$6,500 00
90	N'l B'k of Commerce, Boston,	9,000	11,340 00	9,540 00
60	N'l B'k of the Republic, Boston,	6,000	9,060 00	7,020 00
85	Nat'l Shawmut Bank, Boston,	8,500	17,000 00	12,750 00
30	State National Bank, Boston, .	3,000	3,330 00	3,240 00
158	N'l B'k of Fairhaven, Fairhaven,	12,640	11,060 00	9,480 00
40	Citizens N'l B'k, New Bedford,	—	120 00	—
90	First Nat'l Bank, New Bedford,	9,000	11,250 00	11,250 00
68	Mechanics National Bank, New Bedford,	6,800	9,520 00	9,520 00
		\$59,940	\$80,060 00	\$69,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,700 00	\$10,000 00
Concord & Montreal R.R. 4s, . . .	3,000	3,270 00	3,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,497 78
New York, New Haven & Hartford R.R. 3½s,	10,000	10,500 00	10,525 00
	\$33,000	\$34,570 00	\$34,022 78

Fairhaven Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,043 56 10,000 00	2 per cent. 4½ “	\$147,971 10 50,959 97	5 per cent. 5½ “	\$105,101 51 500 00	6 per cent. 6½ “

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 205	
Aggregate amount of the same,	188,625 06
Total number of loans upon real estate, 219	
Amount of investments from which no income is received,	17,007 60
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	20,520 92
Times for the dividends fixed by the by-laws: last Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$7,252 28 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 7,536 84 }	14,789 12
Number of accounts opened during the year ending Oct. 31, 1901, . . 144	
Number of accounts closed during the year ending Oct. 31, 1901, . . 82	
Total number of open accounts Oct. 31, 1901, 898	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,527 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	80,025 14
Number of same, 330	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	67,493 63
Number of same, 439	
Date of examination by commissioner: August 7.	

FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 129.

THOMAS J. BORDEN, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES A. BASSETT,

HENRY C. HAWKINS,

CHARLES M. ALLEN,

DAVID J. BURDICK,

ROBERT HENRY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$514,000 00	Deposits,	\$7,368,983 56
Bank stock, as per schedule, .	595,100 00	Guaranty fund, . .	368,000 00
Loan on bank stock,	900 00	Interest account, .	56,744 17
Railroad bonds, as per schedule,	848,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	33,700 00
poses),	46,000 00	Due on mortgage	
Real estate by foreclosure, . .	26,500 00	loans,	12,960 00
Loans on real estate,	3,324,822 00		
Loans on personal security, . .	2,066,750 00		
Loans to counties, cities or towns			
(notes),	125,000 00		
Deposits in banks, on interest, .	285,548 89		
Expense account,	1,300 83		
Cash on hand,	6,466 01		
	\$7,840,387 73		\$7,840,387 73

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$180,048 89
Fall River National Bank, Fall River,	40,500 00
Massasoit National Bank, Fall River,	60,000 00
Metacomet National Bank, Fall River,	5,000 00

Loan on Bank Stock : —

22 shares Fall River National Bank, Fall River,	\$900 00
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Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . . .	\$200,000	\$222,000 00	\$200,000 00
of Boston, Mass., 5s, . . .	100,000	108,750 00	100,000 00
of Cambridge, Mass., 4s, . . .	80,000	85,200 00	80,000 00
of Chicago, Ill., 4s, . . .	50,000	56,000 00	50,000 00
of Fall River, Mass., 5s, . . .	13,000	14,480 00	13,000 00
of Fall River, Mass., 6s, . . .	30,000	32,955 00	30,000 00
of Lynn, Mass., 4s, . . .	10,000	10,950 00	10,000 00
of Waltham, Mass., 4s, . . .	6,000	6,240 00	6,000 00
of Worcester, Mass., 4s, . . .	25,000	28,000 00	25,000 00
	\$514,000	\$564,575 00	\$514,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Eliot National Bank, Boston, . .	\$15,000	\$22,500 00	\$15,000 00
400	Faneuil Hall N'l Bank, Boston,	40,000	52,000 00	40,000 00
330	First National Bank, Boston, . .	33,000	57,750 00	33,000 00
160	Merchants N'l Bank, Boston, . .	16,000	28,000 00	16,000 00
200	N'l B'k of Commerce, Boston, . .	20,000	25,200 00	20,000 00
110	N'l B'k of Redemption, Boston,	11,000	13,750 00	11,000 00
170	N'l Hide & Leather B'k, Boston,	17,000	21,080 00	17,000 00
450	Nat'l Shawmut Bank, Boston,	45,000	90,000 00	67,500 00
232	Second National Bank, Boston,	23,200	41,760 00	23,200 00
200	Washington N'l Bank, Boston,	20,000	22,200 00	20,000 00
100	First National Bank, Chelsea,	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River,	71,500	75,075 00	71,500 00
50	First Nat'l Bank, Fall River, . .	5,000	7,500 00	5,000 00
650	Massasoit N'l B'k, Fall River,	65,000	100,750 00	65,000 00
935	Metacomet N'l B'k, Fall River,	93,500	114,070 00	93,500 00
150	Second Nat'l Bank, Fall River,	15,000	23,250 00	15,000 00
500	First N'l Bank, New Bedford,	50,000	62,500 00	50,000 00
220	Merchants National Bank, New Bedford,	22,000	42,900 00	22,000 00
420	National Bank of Commerce, New Bedford,	4,830	840 00	400 00
		\$577,030	\$811,125 00	\$595,100 00

Fall River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$40,000	\$41,000 00	\$40,000 00
Albany & Susquehanna R.R. 7s, .	30,000	31,350 00	30,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	70,000	78,400 00	70,000 00
Boston & Lowell R.R. 4s,	25,000	25,625 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,900 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	110,000 00	100,000 00
Concord & Montreal R.R. 4s,	25,000	27,500 00	25,000 00
Fitchburg R.R. 5s,	23,000	23,690 00	23,000 00
Illinois Central R.R. 4s,	75,000	85,500 00	75,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	16,050 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	130,000	151,325 00	130,000 00
Old Colony R.R. 4s,	150,000	172,000 00	150,000 00
Old Colony R.R. 4½s,	50,000	51,500 00	50,000 00
Portland & Ogdensburg R.R. 5s, .	50,000	54,500 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	53,000 00	50,000 00
	\$848,000	\$943,340 00	\$848,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$225,548 89	2 per cent.	\$100,000 00	4½ per cent.	\$1,467,431 00	5 per cent.
135,000 00	3 “	755,000 00	4½ “	1,595,841 00	5½ “
50,000 00	3½ “	625,800 00	4½ “	3,400 00	6 “
795,000 00	4 “	50,000 00	4½ “		

Amount invested in real estate for banking purposes,	\$46,000 00
Estimated value of the same,	46,000 00
Assessed value of the same,	47,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,500 00
Assessed value of the same,	26,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,044	
Aggregate amount of the same,	1,486,607 00
Total number of loans upon real estate,	1,344
Amount of investments from which no income is received,	26,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	362,559 58
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	

Fall River Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$140,915 10 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 141,651 97 }	\$282,567 07
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,326
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,902
Total number of open accounts Oct. 31, 1901,	15,212
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	16,697 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,063,299 16
Number of same,	15,671
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,161,795 37
Number of same,	13,167
Date of examination by commissioner: November 25 and 26.	

FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 24.

WALTER C. DURFEE, *President.*

CHARLES J. HOLMES, *Treasurer.*

LEONARD N. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

LEONTINE LINCOLN,

CHARLES S. WARING,

ABNER P. DAVOL,

EDWARD B. JENNINGS.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$147,000 00	Deposits,	\$4,395,867 91
Bank stock, as per schedule, .	331,100 00	Guaranty fund, .	158,000 00
Railroad bonds, as per schedule, .	712,000 00	Interest account, .	97,245 51
Real estate (for banking purposes),	45,000 00	Profit and loss account,	71,279 30
Real estate by foreclosure,	55,826 44	Rental account, .	23,200 42
Loans on real estate,	2,334,314 46	Due on mortgage loans,	4,685 85
Loans on personal security,	986,700 00		
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest, . .	80,943 91		
Expense account,	4,198 31		
Border City Mfg. Co. stock,* . . .	8,796 78		
Border City Mfg. Co. bonds,* . . .	5,000 00		
Granite Mills stock,*	8,000 00		
Cash on hand,	13,399 09		
	\$4,750,278 99		\$4,750,278 99

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$36,398 14
National Shawmut Bank, Boston,	2,699 93
Second National Bank, Fall River,	41,845 84

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 3½s, . . .	\$15,000	\$15,825 00	\$15,000 00
of Chicago, Ill., 4s, . . .	50,000	55,000 00	50,000 00
of Everett, Mass., 4s, . . .	25,000	27,812 50	25,000 00
of Lynn, Mass., 4s, . . .	25,000	26,625 00	25,000 00
of Medford, Mass., 4s, . . .	32,000	36,960 00	32,000 00
	\$147,000	\$162,222 50	\$147,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,100 00	\$5,000 00
500	Atlas National Bank, Boston, .	50,000	53,500 00	50,000 00
150	Blackstone N'l Bank, Boston, .	3,450	500 00	—
15	Eliot National Bank, Boston, .	1,500	2,250 00	1,500 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,000 00	10,000 00
50	First National Bank, Boston, .	5,000	8,750 00	5,000 00
175	Metropolitan N'l B'k, Boston, .	17,500	17,500 00	17,500 00
85	Monument Nat'l Bank, Boston, .	8,500	16,150 00	8,500 00
35	N'l B'k of Commerce, Boston, .	3,500	4,410 00	3,500 00
250	N'l B'k of Redemption, Boston, .	25,000	31,250 00	25,000 00
100	National City Bank, Boston, .	—	500 00	—
150	Nat'l Exchange B'k, Boston, .	15,000	21,000 00	15,000 00
220	N'l Hide & Leather B'k, Boston, .	22,000	27,280 00	22,000 00
100	Nat'l Shawmut Bank, Boston, .	10,000	20,000 00	10,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
120	Shawmut Nat'l Bank, Boston, .	—	120 00	—
250	Shoe & Leather N'l B'k, Boston, .	25,000	37,500 00	25,000 00
200	Third National Bank, Boston, .	20,000	21,200 00	20,000 00
70	Winthrop Nat'l B'k, Boston, .	7,000	11,200 00	7,000 00
300	First National Bank, Chelsea, .	30,000	30,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham, .	2,000	2,200 00	2,000 00
100	Metacomet N'l B'k, Fall River, .	10,000	12,200 00	10,000 00
36	Nat'l Union Bank, Fall River, .	3,600	3,888 00	3,600 00
412	Second Nat'l Bank, Fall River, .	41,200	63,860 00	41,200 00
50	Leominster N'l B'k, Leominster, .	5,000	5,750 00	5,000 00
100	First National Bank, Malden, .	10,000	15,800 00	10,000 00
10	Oxford National B'k, Oxford, .	1,000	1,000 00	1,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,300 00	1,300 00
		\$334,550	\$430,288 00	\$331,100 00

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 5s,	\$100,000	\$115,000 00	\$100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	18,000	20,700 00	18,000 00
Fitchburg R.R. 4s,	50,000	55,750 00	50,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Illinois Central R.R. 4s,	75,000	84,800 00	75,000 00
Mahoning Coal R.R. 5s,	14,000	18,200 00	14,000 00
Maine Central R.R. 4½s,	75,000	82,500 00	75,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	100,000	126,000 00	100,000 00
New York, Lackawanna & Western R.R. 6s,	15,000	20,100 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,400 00	15,000 00
Old Colony R.R. 4s,	50,000	56,750 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	100,000	133,000 00	100,000 00
	\$712,000	\$831,200 00	\$712,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,943 91	2 per cent.	\$105,000 00	4½ per cent.	\$978,025 00	5 per cent.
18,000 00	3½ “	543,900 00	4½ “	1,254,014 46	5½ “
335,000 00	4 “	28,125 00	4¾ “	76,950 00	6 “

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	65,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,436 41
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	55,826 44
Assessed value of the same,	70,587 50
Net income received from same during year ending Oct. 31, 1901, . . .	2,625 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	516
Aggregate amount of the same,	605,297 00
Total number of loans upon real estate,	748
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	226,156 79
Times for the dividends fixed by the by-laws: first Monday in June and December; payable on the second Monday of June and December.	

Fall River Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$81,346 29 } during the year ending Oct. 31, 1901, . { 2 per cent., 83,182 64 }	\$164,528 93
Number of accounts opened during the year ending Oct. 31, 1901,	2,744
Number of accounts closed during the year ending Oct. 31, 1901,	1,999
Total number of open accounts Oct. 31, 1901,	16,407
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	10,708 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	855,462 02
Number of same,	25,756
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	869,987 31
Number of same,	13,332
Date of examination by commissioner: February 5.	

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 30.

WILLARD HOWE, *President.*

GEORGE E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE E. CUTLER,

J. T. WHITNEY,

A. R. NEWTON,

H. L. SAWYER,

C. D. LEWIS,

S. A. PHILLIPS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits, . . .	\$793,365 47
Bank stock, as per schedule, .	23,569 75	Guaranty fund, .	21,800 00
Loans on bank stock, . . .	2,000 00	Interest account, .	25,870 20
Railroad bonds, as per schedule, .	40,000 00	Insurance, . . .	30 90
Loan on railroad bonds, . . .	100 00	Cemetery funds, .	630 83
Real estate by foreclosure, . .	32,181 40		
Loans on real estate, . . .	435,034 00		
Loans on personal security, . .	268,705 00		
Loans to counties, cities or towns (notes), . . .	5,000 00		
Loans on depositors' books, . .	1,563 00		
Deposits in bank, on interest, .	10,000 00		
Deposits in bank, not on interest,	3,467 69		
Furniture account, . . .	1,040 00		
Cash on hand, . . .	4,036 56		
	\$841,697 40		\$841,697 40

Cash on Deposit in Banks, amount in each:—

Framingham National Bank, South Framingham,	\$3,467 69
Puritan Trust Company, Boston,	10,000 00

Loans on Bank Stock, amount on each:—

12 shares Framingham National Bank, South Framingham,	\$1,200 00
4 shares Framingham National Bank, South Framingham,	600 00
2 shares Framingham National Bank, South Framingham,	200 00

Loan on Railroad Bonds:—

\$100 Maine Central R.R. 7s,	\$100 00
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Farmers' and Mechanics' Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$15,000	\$15,000 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	—	\$105 00	\$5 25
16	Eliot National Bank, Boston, .	\$1,600	2,400 00	2,084 00
6	Freemans Nat'l Bank, Boston,	600	606 00	551 00
40	Market Nat'l Bank, Boston, .	3,120	520 00	3,028 25
7	National Revere Bank, Boston,	133	21 00	360 00
9	Second National Bank, Boston,	900	1,620 00	1,358 25
6	Shawmut Nat'l Bank, Boston, .	—	6 00	—
5	First National Bank, Chelsea, .	500	500 00	650 00
9	Northborough National Bank, Northborough,	900	1,035 00	1,134 00
100	Framingham National Bank, South Framingham,	10,000	16,000 00	13,399 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
		\$18,753	\$23,813 00	\$23,569 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R. R. 6s, .	\$5,000	\$5,512 50	\$5,000 00
Chic., Burlington & Quincy R. R. 3½s,	25,000	25,750 00	25,000 00
New York, New Haven & Hartford R. R. 3½s,	10,000	10,450 00	10,000 00
	\$40,000	\$41,712 50	\$40,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	3 per cent.	\$99,000 00	4½ per cent.	\$1,500 00	5½ per cent.
45,000 00	4 “	35,000 00	4¾ “	95,004 00	6 “
38,000 00	4¼ “	398,898 00	5 “		

Farmers' and Mechanics' Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$32,181 40
Assessed value of the same,	33,210 00
Number of loans which are of an amount not exceeding \$3,000 each, 296	
Aggregate amount of the same,	308,752 00
Total number of loans upon real estate, 260	
Amount of investments from which no income is received,	3,257 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	36,635 35
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable third Tuesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$12,741 89 } during the year ending Oct. 31, 1901, . { $1\frac{3}{4}$ per cent., 13,191 03 }	25,932 92
Number of accounts opened during the year ending Oct. 31, 1901, . 427	
Number of accounts closed during the year ending Oct. 31, 1901, . 333	
Total number of open accounts Oct. 31, 1901, 2,886	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,937 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	170,871 69
Number of same, 2,886	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	160,856 96
Number of same, 2,335	
Date of examination by commissioner: January 24.	

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 39.

CHARLES E. WARE, *President.*BRIGHAM N. BULLOCK, *Treasurer.*EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE,

CARMI M. PARKER,

CHARLES E. WARE,

RUEBEN R. CONN,

HENRY G. MORSE.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$221,162 50	Deposits,	\$4,234,478 91
Bank stock, as per schedule, .	164,200 00	Guaranty fund, .	184,800 00
Loans on bank stock, . . .	8,700 00	Interest account, .	71,173 26
Railroad bonds, as per schedule, .	465,000 00	Profit and loss account,	14,193 97
Boston Terminal Co. bonds, .	56,000 00	Suspense account, .	315 14
Real estate (for banking purposes),	130,000 00	Rent account, . . .	2,720 00
Real estate by foreclosure, . .	11,000 00		
Loans on real estate,	1,935,290 00		
Loans on personal security, .	1,212,650 00		
Loans to counties, cities or towns (notes),	118,000 00		
Deposits in banks, on interest, .	174,406 93		
Deposits in banks, not on interest, .	5,000 00		
Cash on hand,	6,271 85		
	\$4,507,681 28		\$4,507,681 28

Cash on Deposit in Banks, amount in each:—

Merchants National Bank, Boston,	\$78,178 96
National Shawmut Bank, Boston,	4,947 73
Fitchburg National Bank, Fitchburg,	36,280 24
Safety Fund National Bank, Fitchburg,	20,000 00
Leominster National Bank, Leominster,	15,000 00
Springfield Safe Deposit and Trust Company, Springfield,	25,000 00

Loans on Bank Stock, amount on each:—

2 shares Fitchburg National Bank, Fitchburg,	\$200 00
60 shares Safety Fund National Bank, Fitchburg,	5,000 00
3 shares Westminster National Bank, Gardner,	500 00
4 shares Home National Bank, Holyoke,	
20 shares Eliot National Bank, Boston,	3,000 00
10 shares Merchants National Bank, Boston,	

Fitchburg Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$30,000	\$33,600 00	\$30,000 00
Massachusetts 3½s,	20,000	20,900 00	20,000 00
City of Fitchburg, Mass., 3½s,	50,000	51,500 00	50,000 00
of Fitchburg, Mass., 4s,	25,000	28,000 00	25,000 00
of Keene, N. H., 3½s,	12,000	12,235 50	12,000 00
of New Bedford, Mass., 4s,	25,000	26,125 00	25,000 00
of Norwich, Conn., 7s,	17,000	18,955 00	17,500 00
of Portland, Me., 6s,	5,000	5,725 00	4,662 50
of Saginaw, Mich., 4s,	10,000	10,025 00	10,000 00
of Syracuse, N. Y., 3½s,	10,000	10,000 00	10,000 00
Turner's Falls, Mass. (Fire Dis- trict), 4s,	17,000	18,095 00	17,000 00
	\$221,000	\$235,160 50	\$221,162 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic N'l Bank, Boston,	\$6,000	\$7,320 00	\$7,500 00
100	Atlas National Bank, Boston,	10,000	10,700 00	12,500 00
100	Eliot Nat'l Bank, Boston,	10,000	15,000 00	13,000 00
166	Lincoln Nat'l Bank, Boston,	1,660	498 00	—
225	Merchants Nat'l Bank, Boston,	22,500	39,375 00	23,500 00
67	N'l Hide & Leather B'k, Boston,	6,700	8,308 00	8,200 00
200	Nat'l Shawmut Bank, Boston,	20,000	40,000 00	30,000 00
200	Fitchburg N'l B'k, Fitchburg,	20,000	28,200 00	23,000 00
123	Rollstone N'l Bank, Fitchburg,	12,300	16,605 00	13,300 00
170	Safety Fund National Bank, Fitchburg,	17,000	17,000 00	18,000 00
50	Citizens N'l B'k, New Bedford,	—	150 00	—
100	National Bank of Commerce, New Bedford,	1,150	200 00	—
5	Townsend N'l B'k, Townsend,	500	575 00	500 00
67	Crocker Nat'l Bank, Turner's Falls,	6,700	9,380 00	6,700 00
50	City Nat'l Bank, Worcester,	5,000	6,250 00	5,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,900 00	3,000 00
		\$142,510	\$203,461 00	\$164,200 00

Fitchburg Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 7s, .	\$5,000	\$5,275 00	\$5,000 00
Fitchburg R.R. 4s,	176,000	187,910 00	180 000 00
Fitchburg R.R. 4½s,	30,000	33,300 00	31,000 00
Fitchburg R.R. 5s,	104,000	107,480 00	104,000 00
Illinois Central R.R. 3½s,	25,000	25,375 00	25,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,875 00	29,000 00
Maine Central R.R. 4s,	25,000	26,250 00	25,000 00
Michigan Central R.R. 5s,	5,000	5,000 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,937 50	20,000 00
Old Colony R.R. 4s,	5,000	5,675 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	36,000	36,720 00	36,000 00
	\$456,000	\$482,797 50	\$465,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$58,000 00	\$56,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$83,126 69	2 per cent.	\$25,000 00	3½ per cent.	\$36,000 00	4¾ per cent.
31,280 24	2½ “	35,000 00	3½ “	1,403,565 00	5 “
45,000 00	3 “	25,000 00	3½ “	86,400 00	5½ “
20,000 00	3¼ “	406,000 00	4 “	11,075 00	6 “
40,000 00	3¾ “	484,700 00	4½ “		
27,000 00	3½ “	689,900 00	4½ “		

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	102,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	11,000 00
Assessed value of the same,	11,250 00
Net income received from same during year ending Oct. 31, 1901, . . .	84 33
Number of loans which are of an amount not exceeding \$3,000 each, 416	

Fitchburg Savings Bank — Concluded.

Aggregate amount of the same,	\$581,590 00
Total number of loans upon real estate,	509
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	199,929 57
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$79,984 55 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 71,907 13 }	151,891 68
Number of accounts opened during the year ending Oct. 31, 1901,	1,605
Number of accounts closed during the year ending Oct. 31, 1901,	1,246
Total number of open accounts Oct. 31, 1901,	8,940
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	7,365 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	812,169 74
Number of same,	6,226
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	830,982 15
Number of same,	5,473
Date of examination by commissioner: September 3.	

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated February 14, 1873. Present number of corporators, 38.

SAMUEL PORTER, *President.*M. E. GOULD, *Treasurer.*M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

L. F. PLIMPTON,

H. B. HAVEN, JR.,

GEORGE S. GRAVES,

H. F. CUTLER.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$18,900 00	Deposits,	\$365,727 22
Railroad bonds, as per schedule,	18,000 00	Guaranty fund, .	12,598 00
Real estate (for banking purposes),	4,745 92	Interest account, .	1,056 05
Real estate by foreclosure, .	2,625 00		
Loans on real estate, . . .	235,847 50		
Loans on personal security, .	48,942 50		
Loans on depositors' books, .	489 00		
Deposits in banks, on interest, .	49,216 93		
Expense account,	9 75		
Furniture and fixtures, . .	479 49		
Cash on hand,	125 18		
	\$379,381 27		\$379,381 27

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$20,103 63
First National Bank, Northampton,	21,015 99
Pynchon National Bank, Springfield,	8,097 31

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$9,775 00	\$8,500 00
40	First N'l Bank, Northampton,	4,000	5,000 00	4,000 00
54	Hampshire County National Bank, Northampton, . . .	5,400	5,400 00	5,400 00
10	Agawam N'l B'k, Springfield,	1,000	1,000 00	1,000 00
		\$18,900	\$21,175 00	\$18,900 00

Florence Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3½s.	\$17,000	\$17,170 00	\$17,000 00
Vermont & Massachusetts R.R. 5s.	1,000	1,017 50	1,000 00
	\$18,000	\$18,187 50	\$18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,119 62	3½ per cent.	\$284,840 00	5 per cent.	\$8,536 31	6 per cent.

Amount invested in real estate for banking purposes,	\$4,745 92
Estimated value of the same,	5,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1901,	102 65
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,625 00
Assessed value of the same,	1,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 173	
Aggregate amount of the same,	198,629 00
Total number of loans upon real estate,	166
Amount of investments from which no income is received,	1,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	17,332 62
Times for the dividends fixed by the by-laws: second Tuesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$5,974 19 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 6,106 84 }	12,081 03
Number of accounts opened during the year ending Oct. 31, 1901,	207
Number of accounts closed during the year ending Oct. 31, 1901,	183
Total number of open accounts Oct. 31, 1901,	1,448
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	811 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	75,550 28
Number of same,	2,037
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	74,510 92
Number of same,	1,229
Date of examination by commissioner: February 28.	

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 36.

FISHER E. HARTSHORN, *President.*

EDWARD M. PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RICHARD S. CARPENTER, ALLEN H. MESSINGER,
WILLIAM T. COOK, FISHER E. HARTSHORN,
LEWIS E. GRAY.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesdays and Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,000 00	Deposits,	\$323,206 80
Bank stock, as per schedule, .	38,479 00	Guaranty fund, . . .	17,000 00
Railroad bonds, as per schedule,	62,000 00	Undivided earnings,	7,048 01
Boston Terminal Co. bonds, .	10,000 00		
Real estate by foreclosure, .	9,800 00		
Loans on real estate,	192,325 00		
Loans on personal security, .	10,375 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Deposit in bank, on interest, .	8,598 38		
Cash on hand,	1,677 43		
	\$347,254 81		\$347,254 81

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, \$8,598 38

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 5s,	\$9,000	\$9,450 00	\$9,000 00

Foxborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston, .	\$529	\$115 00	\$529 00
34	Boylston Nat'l Bank, Boston, .	3,400	3,570 00	3,400 00
27	Colonial Nat'l Bank, Boston, .	2,700	4,050 00	2,700 00
22	Continental N'l Bank, Boston,	—	110 00	—
8	Faneuil Hall N'l Bank, Boston,	800	1,040 00	800 00
5	Manufacturers N'l B'k, Boston,	—	15 00	—
58	Metropolitan N'l B'k, Boston,	5,800	5,800 00	5,800 00
10	Mt. Vernon N'l Bank, Boston,	1,000	970 00	1,000 00
11	N'l Bank of Commerce, Boston,	1,100	1,386 00	1,100 00
10	National City Bank, Boston, .	—	50 00	—
27	N'l Hide & Leather B'k, Boston,	2,700	3,348 00	2,700 00
50	Nat'l Shawmut Bank, Boston, .	5,000	10,000 00	5,000 00
10	National Webster B'k, Boston,	1,000	1,040 00	1,000 00
14	Old Boston N'l Bank, Boston, .	1,400	1,386 00	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	5,250 00	3,500 00
6	Suffolk National Bank, Boston,	600	690 00	600 00
20	Third National Bank, Boston, .	2,000	2,120 00	2,000 00
12	Tremont Nat'l Bank, Boston, .	600	120 00	600 00
24	Winthrop Nat'l Bank, Boston,	2,400	3,840 00	2,400 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,780 00	3,600 00
5	National Bank of Wrentham, Wrentham,	350	350 00	350 00
		\$38,479	\$49,030 00	\$38,479 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$11,000	\$11,525 00	\$11,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,825 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,462 50	5,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
Maine Central R.R. 4s,	6,000	6,315 00	6,000 00
Maine Central R.R. 4½s,	5,000	5,487 50	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,600 00	5,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,100 00	5,000 00
	\$62,000	\$66,865 00	\$62,000 00

Foxborough Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,598 38 5,000 00	2 per cent. 3½ “	\$28,200 00 5,000 00	5 per cent. 5½ “	\$169,500 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$9,800 00
Assessed value of the same,	10,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 177	
Aggregate amount of the same,	169,900 00
Total number of loans upon real estate, 170	
Amount of investments from which no income is received,	6,429 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	16,838 58
Time for the dividends fixed by the by-laws: Wednesday after first Monday in June and December; payable Wednesday after second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,005 60 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 6,004 89 }	12,010 49
Number of accounts opened during the year ending Oct. 31, 1901, . . . 170	
Number of accounts closed during the year ending Oct. 31, 1901, . . . 129	
Total number of open accounts Oct. 31, 1901, 1,404	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,435 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	66,402 93
Number of same, 1,035	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	73,757 25
Number of same, 1,295	
Date of examination by commissioner: January 7.	

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 90.

JAMES E. WHITNEY, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MARTIN L. BRADFORD,

JAMES ARTHUR JACOBS,

JAMES E. WHITNEY,

CHARLES E. ROGERSON,

J. HOMER PIERCE,

HENRY W. HART.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,406,500 00	Deposits, . . .	\$10,807,955 21
Loan on public funds, . . .	50,000 00	Guaranty fund, . .	458,000 00
Bank stock, as per schedule, .	292,009 00	Interest account, .	109,122 72
Loan on bank stock, . . .	1,500 00	Profit and loss ac-	
Railroad bonds, as per schedule,	1,501,665 00	count, . . .	70,877 10
Loans on railroad stock, . . .	60,000 00		
Boston Terminal Co bonds, . .	300,000 00		
Real estate (for banking pur-			
poses),	225,000 00		
Real estate by foreclosure, . .	220,706 27		
Loans on real estate, . . .	4,173,250 79		
Loans on personal security, . .	2,582,739 68		
Loans to counties, cities or towns			
(notes),	125,000 00		
Deposits in banks, on interest, .	486,223 85		
Expense account,	5,967 99		
Real estate income and expense			
account,	2,243 44		
Cash on hand,	13,149 01		
	<u>\$11,445,955 03</u>		<u>\$11,445,955 03</u>

Cash on Deposit in Banks, amount in each : —

Bay State Trust Company, Boston,	\$85,654 72
Boylston National Bank, Boston,	108,287 83
Central National Bank, Boston,	50,000 00
Massachusetts Loan and Trust Co., Boston,	50,000 00
National Shawmut Bank, Boston,	99,955 59
Shoe and Leather National Bank, Boston,	92,325 71

Franklin Savings Bank — Continued.

Loan on Public Funds:—

\$50,000 Massachusetts 3s, \$50,000 00

Loan on Bank Stock:—

5 shares National Exchange Bank, Boston, }
 2 shares Shoe and Leather National Bank, Boston, } \$1,500 00
 4 shares Eliot National Bank, Boston, }

Loans on Railroad Stock, amount on each:—

350 shares New York, New Haven & Hartford R.R., \$50,000 00
 75 shares New York, New Haven & Hartford R.R., 10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$125,000	\$134,062 50	\$125,000 00
District of Columbia 6s,	96,000	98,400 00	96,000 00
District of Columbia 7s,	1,000	1,060 00	1,000 00
City of Altoona, Pa., 4s,	50,000	55,250 00	50,000 00
of Belfast, Me., 4s,	25,000	27,375 00	25,000 00
of Boston, Mass., 3½s,	30,000	30,075 00	30,000 00
of Boston, Mass., 4s,	150,000	165,875 00	150,000 00
of Boston, Mass., 5s,	3,000	3,157 50	3,000 00
of Boston, Mass., 6s,	2,000	2,075 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,055 00	1,000 00
of Chicago, Ill., 4s,	50,000	54,750 00	50,000 00
of Columbus, Ohio, 4s,	40,000	40,145 00	40,000 00*
of Detroit, Mich., 4s,	50,000	55,750 00	50,000 00
of Fall River, Mass., 6s,	4,000	4,490 00	4,000 00
of Indianapolis, Ind., 4s,	50,000	55,750 00	50,000 00
of Kansas City, Mo., 4½s,	100,000	113,500 00	100,000 00
of Laconia, N. H., 4s,	50,000	57,250 00	50,000 00
of Lynn, Mass., 4s,	46,500	48,708 75	46,500 00
of Middletown, Conn., 4s,	10,000	10,750 00	10,000 00
of Minneapolis, Minn., 4s,	50,000	54,875 00	50,000 00
of Newton, Mass., 4s,	43,000	47,085 00	43,000 00
of Northampton, Mass., 4s,	100,000	105,250 00	100,000 00
of Providence, R. I., 5s,	1,000	1,067 50	1,000 00
of Rutland, Vt., 4s,	27,000	29,972 50	27,000 00
of Springfield, Mass., 7s,	10,000	10,475 00	10,000 00
of St. Albans, Vt., 4s,	21,000	22,600 00	21,000 00
of Waterbury, Conn., 4s,	25,000	27,437 50	25,000 00
of Woonsocket, R. I., 4s,	100,000	109,750 00	100,000 00*
of Youngstown, Ohio, 5s,	6,000	6,120 00	6,000 00
Town of Brookline, Mass., 3½s,	60,000	60,000 00	60,000 00
of Spencer, Mass., 4s,	80,000	86,200 00	80,000 00
	\$1,406,500	\$1,520,311 25	\$1,406,500 00

* Legal investments when made.

Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, .	\$4,100	\$5,002 00	\$4,100 00
200	Atlas National Bank, Boston, .	20,000	21,400 00	20,000 00
133	Blackstone N'l Bank, Boston, .	3,059	665 00	3,059 00
93	Boylston Nat'l Bank, Boston, .	9,300	9,765 00	9,300 00
200	Colonial Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
41	Eliot National Bank, Boston, .	4,100	6,150 00	4,100 00
135	First Ward Nat'l B'k, Boston, .	13,500	21,600 00	13,500 00
106	Fourth National Bank, Boston, .	10,600	13,250 00	10,600 00
97	Freemans Nat'l Bank, Boston, .	9,700	9,797 00	9,700 00
100	Massachusetts Loan and Trust Company, Boston, .	10,000	11,500 00	10,000 00
79	N'l B'k of Commerce, Boston, .	7,900	9,954 00	7,900 00
200	National City Bank, Boston, .	—	1,000 00	—
201	N'l Exchange Bank, Boston, .	20,100	28,140 00	20,100 00
355	N'l Shawmut Bank, Boston, .	35,500	71,000 00	53,250 00
20	National Union Bank, Boston, .	2,000	3,020 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	14,456 00	13,900 00
200	Old Boston N'l Bank, Boston, .	20,000	19,800 00	20,000 00
55	Second National Bank, Boston, .	5,500	9,900 00	5,500 00
200	Shoe & Leather N'l B'k, Boston, .	20,000	30,000 00	20,000 00
130	State National Bank, Boston, .	13,000	14,430 00	13,000 00
86	Suffolk National Bank, Boston, .	8,600	9,890 00	8,600 00
84	Naumkeag N'l Bank, Salem, .	8,400	10,500 00	8,400 00
50	Third N'l Bank, Springfield, .	5,000	11,000 00	5,000 00
		\$264,259	\$362,219 00	\$292,009 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$100,000	\$110,000 00	\$100,000 00
Boston & Albany R.R. 4s, .	50,000	53,500 00	50,000 00
Boston & Lowell R.R. 4s, .	100,000	107,500 00	100,000 00
Boston & Maine R.R. 4½s, .	100,000	126,000 00	100,000 00
Boston, Revere Beach & Lynn R.R. 4½s, .	100,000	116,000 00	100,000 00
Chic., Burlington & Quincy R.R. 4s, .	199,000	212,460 00	199,000 00
Concord & Claremont R.R. 4½s, .	100,000	111,000 00	100,000 00
Eastern R.R. 6s, .	50,000	55,750 00	50,000 00
Erie & Pittsburgh R.R. 3½s, .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s, .	50,000	55,500 00	50,000 00
Fitchburg R.R. 4½s, .	56,000	61,600 00	56,000 00
Illinois Central R.R. 3½s, .	100,000	101,000 00	100,000 00

Franklin Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 5s,	\$48,665	\$48,908 32	\$48,665 00
New York & New England R.R. (terminal) 4s,	50,000	60,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	116,000 00	100,000 00
Norwich & Worcester R.R. 4s,	50,000	55,500 00	50,000 00
Old Colony R.R. 4s,	75,000	82,875 00	75,000 00
Penobscot Shore Line R.R. 4s,	48,000	51,360 00	48,000 00
Peterboro' & Hillsboro' R.R. 4½s,	25,000	28,500 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	66,500 00	50,000 00
	\$1,501,665	\$1,671,953 32	\$1,501,665 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$300,000	\$348,000 00	\$300,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$386,223 85	2 per cent.	\$642,000 00	3¾ per cent.	\$1,213,252 28	4½ per cent.
175,000 00	3 “	50,000 00	3½ “	20,000 00	4¾ “
150,000 00	3½ “	1,934,787 00	4 “	1,831,232 44	5 “
100,000 00	3¾ “	50,000 00	4½ “	71,050 00	5½ “
216,500 00	3½ “	455,300 00	4½ “	23,368 75	6 “
130,000 00	3½ “				

Amount invested in real estate for banking purposes,	\$225,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	146,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	220,706 27
Assessed value of the same,	226,550 00
Net income received from same during year ending Oct. 31, 1901,	1,864 02
Number of loans which are of an amount not exceeding \$3,000 each, 393	
Aggregate amount of the same,	703,366 75
Total number of loans upon real estate,	748

Franklin Savings Bank — Concluded.

Gross amount of interests or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$464,327 35
Times for the dividends fixed by the by-laws: February 1 and August 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent, \$176,087 36 } during the year ending Oct. 31, 1901, . { $1\frac{3}{4}$ per cent., 179,649 93 }	355,737 29
Number of accounts opened during the year ending Oct. 31, 1901,	2,077
Number of accounts closed during the year ending Oct. 31, 1901,	1,706
Total number of open accounts Oct. 31, 1901,	21,268
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	25,194 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,585,858 77
Number of same,	14,699
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,624,340 41
Number of same,	14,837
Date of examination by commissioner: April 1.	

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 20.

WILLIAM H. ALLEN, *President.*CHARLES ALLEN, *Treasurer.*FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. ALLEN,

JOSEPH W. STEVENS,

HENRY F. NASH,

LUCIUS NIMS,

JOSEPH GRISWOLD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$582,000 00	Deposits, . . .	\$4,730,287 15
Bank stock, as per schedule, .	51,977 00	Guaranty fund, .	237,000 00
Loans on bank stock, .	20,200 00	Interest account, .	43,106 59
Railroad bonds, as per schedule, .	825,000 00	Profit and loss ac-	
Real estate by foreclosure, .	25,034 38	count, . . .	18,649 38
Loans on real estate, . . .	1,524,347 17		
Loans on personal security, .	1,648,969 00		
Loans to counties, cities or towns			
(notes),	165,112 47		
Loans on depositors' books, .	3,415 13		
Deposits in banks, on interest, .	170,555 51		
Expense account,	1,494 69		
Unpaid interest,	4,725 40		
Suspense account,	2,908 06		
Cash on hand,	3,304 31		
	\$5,029,043 12		\$5,029,043 12

Cash on Deposit in Banks, amount in each : —

Athol National Bank, Athol,	\$5,000 00
National Hide and Leather Bank, Boston,	55,407 79
First National Bank, Greenfield,	85,147 72*
Franklin County National Bank, Greenfield,	15,000 00
Berkshire Loan and Trust Co., Pittsfield,	10,000 00

Loans on Bank Stock, amount on each : —

10 shares Crocker National Bank, Turner's Falls,	\$1,000 00
5 shares City National Bank, Worcester,	500 00
50 shares Franklin County National Bank, Greenfield,	1,000 00
22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
3 shares Conway National Bank, Conway,	200 00
60 shares Home National Bank, Holyoke,	5,000 00
110 shares Home National Bank, Holyoke,	10,000 00
8 shares Packard National Bank, Greenfield,	300 00

* This amount, in excess of the legal limit, has been reduced.

Franklin Savings Institution — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Boston, Mass., 5s, . . .	\$30,000	\$32,400 00	\$30,000 00
of Boston, Mass., 6s, . . .	16,000	16,640 00	16,000 00
of Brockton, Mass., 5s, . . .	23,000	25,990 00	23,000 00
of Cambridge, Mass., 6s, . . .	13,000	13,625 00	13,000 00
of Chicago, Ill., 4s, . . .	25,000	27,750 00	25,000 00
of Cleveland, Ohio, 5s, . . .	48,000	49,340 00	48,000 00*
of Dayton, Ohio, 5s, . . .	50,000	57,600 00	50,000 00
of Detroit, Mich., 4s, . . .	25,000	27,750 00	25,000 00
of Grand Rapids, Mich., 5s, . . .	50,000	55,500 00	50,000 00
of Hartford, Conn., 4s, . . .	25,000	26,250 00	25,000 00
of Lawrence, Mass., 6s, . . .	20,000	22,200 00	20,000 00
of Lynn, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Milwaukee, Wis., 5s, . . .	85,000	91,112 00	85,000 00
of Peoria, Ill., 4½s, . . .	25,000	26,750 00	25,000 00*
of Providence, R. I., 5s, . . .	25,000	27,000 00	25,000 00
of Springfield, Mass., 6s, . . .	4,000	4,360 00	4,000 00
of Springfield, Mass., 7s, . . .	20,000	21,000 00	20,000 00
of Springfield, Ohio, 5s, . . .	30,000	32,550 00	30,000 00
of Worcester, Mass., 5s, . . .	18,000	19,035 00	18,000 00
Town of Athol, Mass., 4½s, . . .	1,000	1,000 00	1,000 00
of Chatham, Mass., 4½s, . . .	5,000	5,280 00	5,000 00
of Marblehead, Mass., 4s, . . .	34,000	37,060 00	34,000 00
	\$582,000	\$630,592 00	\$582,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	\$500	\$650 00	\$500 00
153	Nat'l B'k of Commerce, Boston,	15,300	19,278 00	15,300 00
83	Nat'l Revere Bank, Boston, . .	1,577	249 00	1,577 00
68	Nat'l Webster Bank, Boston, . .	6,800	7,072 00	6,800 00
140	First Nat'l Bank, Greenfield, . .	14,000	21,000 00	14,000 00
25	Franklin County Nat'l Bank, Greenfield, . . .	2,500	2,550 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,150 00	1,000 00
45	First N'l B'k, Northampton, . .	4,500	5,625 00	4,500 00
40	Hampshire County National Bank, Northampton, . . .	4,000	4,000 00	4,000 00
18	Pittsfield N'l B'k, Pittsfield, . .	1,800	2,754 00	1,800 00
		\$51,977	\$64,328 00	\$51,977 00

Franklin Savings Institution — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$50,000	\$57,500 00	\$50,000 00
Boston & Maine R.R. 4½s,	50,000	63,000 00	50,000 00
Chicago & Northwestern R.R. 7s, . .	100,000	139,000 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,750 00	25,000 00
Danbury & Norwalk R.R. 5s,	25,000	30,750 00	25,000 00
Eastern R.R. 6s,	60,000	66,900 00	60,000 00
Fitchburg R.R. 4s,	100,000	102,000 00	100,000 00
Illinois Central R.R. 4s,	25,000	28,000 00	25,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	66,750 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	50,000	63,000 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	50,000	61,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	117,000 00	100,000 00
Old Colony R.R. 4s,	15,000	16,650 00	15,000 00
Sullivan County R.R. 4s,	25,000	27,750 00	25,000 00
Vermont & Massachusetts R.R. 5s, . .	50,000	51,000 00	50,000 00
Vermont Valley R.R. 5s,	50,000	56,500 00	50,000 00
	\$825,000	\$975,550 00	\$825,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,407 79	2 per cent.	\$170,000 00	3¾ per cent.	\$1,052,800 00	4½ per cent.
85,147 72	2½ “	894,037 47	4 “	817,181 30	5 “
25,000 00	3½ “	407,375 00	4½ “	650 00	6 “
25,000 00	3¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$25,034 38
Assessed value of the same,	26,717 00
Net income received from same during year ending Oct. 31, 1901,	159 96
Number of loans which are of an amount not exceeding \$3,000 each, . . .	557
Aggregate amount of the same,	598,521 60
Total number of loans upon real estate,	603
Amount of investments from which no income is received,	76 99
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	219,287 89
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	

Franklin Savings Institution — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent.,	\$88,683 46	} \$179,716 76
during the year ending Oct. 31, 1901, . . . { 2 per cent.,	91,033 30	
Number of accounts opened during the year ending Oct. 31, 1901, .	948	
Number of accounts closed during the year ending Oct. 31, 1901, .	607	
Total number of open accounts Oct. 31, 1901,	9,241	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-		
clusive of taxes),		8,779 57
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1901,		473,798 54
Number of same,	4,946	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1901,		433,847 37
Number of same,	4,626	
Date of examination by commissioner: June 14.		

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 46.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. CONANT, SAMUEL S. GLEASON,
EUCLID L. BROOKS, S. W. A. STEVENS,
EZRA OSGOOD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
close at 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$109,100 00	Deposits,	\$2,018,457 53
Bank stock, as per schedule, .	112,882 00	Guaranty fund,	93,500 00
Loans on bank stock,	1,808 00	Interest account,	26,423 41
Railroad bonds, as per schedule, .	339,000 00	Profit and loss ac-	
Real estate by foreclosure,	1,989 88	count,	22,251 19
Loans on real estate,	780,527 79	Suspense account,	74 92
Loans on personal security,	548,273 48		
Loans to counties, cities or towns			
(notes),	145,400 00		
Loans on depositors' books,	76 44		
Deposits in banks, on interest,	116,156 28		
Deposits in banks, not on interest,	1,515 54		
Expense account,	1,460 45		
Cash on hand,	2,517 19		
	\$2,160,707 05		\$2,160,707 05

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$5,090 38
Shoe and Leather National Bank, Boston,	24,704 00
First National Bank, Gardner,	42,515 54
Westminster National Bank, Gardner,	10,050 00
Packard National Bank, Greenfield,	15,000 00
Northampton National Bank, Northampton,	10,000 00
Springfield National Bank, Springfield,	10,311 90

Gardner Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

10 shares Westminster National Bank, Gardner,	\$850 00
5 shares Westminster National Bank, Gardner,	400 00
5 shares Westminster National Bank, Gardner,	290 00
12 shares First National Bank, Gardner,	268 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$1,100	\$1,232 00	\$1,100 00
County of Aroostook, Me., 4½s,	10,000	11,100 00	10,000 00
City of Chicago, Ill., 4s,	10,000	10,550 00	10,000 00
of Cleveland, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Haverhill, Mass., 4s,	10,000	11,150 00	10,000 00
of New Britain, Conn., 4s,	11,000	11,660 00	11,000 00
of Scranton, Pa., 4½s,	16,000	17,800 00	16,000 00
Town of Gardner, Mass., 4s,	16,000	17,395 00	16,000 00
of Somersworth, N. H., 4s,	25,000	27,437 50	25,000 00
	\$109,100	\$118,324 50	\$109,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Miller's River N'l B'k, Athol,	\$1,800	\$2,970 00	\$1,800 00
3	First National Bank, Barre,	300	330 00	300 00
34	Blackstone N'l Bank, Boston,	782	170 00	782 00
10	Central National Bank, Boston,	1,000	1,180 00	1,000 00
15	Continental N'l Bank, Boston,	-	75 00	-
50	Eliot National Bank, Boston,	5,000	7,500 00	5,000 00
15	Mechanics Nat'l Bank, Boston,	1,500	1,740 00	1,500 00
20	Merchants Nat'l Bank, Boston,	2,000	3,500 00	2,000 00
10	Metropolitan N'l B'k, Boston,	1,000	1,000 00	1,000 00
100	National Bank of the Common- wealth, Boston,	10,000	19,600 00	10,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,550 00	5,000 00
26	Nat'l Exchange Bank, Boston,	2,600	3,640 00	2,600 00
33	N'l Hide & Leather B'k, Boston,	3,300	4,092 00	3,300 00
80	Nat'l Shawmut Bank, Boston,	8,000	16,000 00	8,000 00
5	New England N'l B'k, Boston,	500	720 00	500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,500 00
50	State National Bank, Boston,	5,000	5,550 00	5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,800 00	3,000 00

Gardner Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Conn. River National Bank, Charlestown, N. H., . . .	\$1,000	\$1,000 00	\$1,000 00
8	First National Bank, Clinton, .	800	1,000 00	800 00
29	Rollstone Nat'l B'k, Fitchburg, .	2,900	3,915 00	2,900 00
304	First National Bank, Gardner, .	30,400	31,920 00	30,400 00
12	Leominster N'l B'k, Leominster, .	1,200	1,380 00	1,200 00
100	Orange Nat'l Bank, Orange, . .	10,000	16,000 00	10,000 00
34	Crocker N'l B'k, Turner's Falls, .	3,400	4,760 00	3,400 00
51	First Nat'l Bank, Winchendon, .	5,100	6,885 00	5,100 00
20	Citizens Nat'l B'k, Worcester, .	2,000	2,900 00	2,000 00
28	Mechanics N'l B'k, Worcester, .	2,800	2,660 00	2,800 00
		\$112,882	\$156,587 00	\$112,882 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,075 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,400 00	10,000 00
Boston & Maine R.R. 4½s, . . .	30,000	37,800 00	30,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	25,000	29,000 00	25,000 00
Chic., Burlington & Quincy R.R. 5s, .	34,000	38,930 00	34,000 00
Chic., Burlington & Quincy R.R. 7s, .	10,000	10,550 00	10,000 00
Chicago & Northwestern R.R. 7s, . .	3,000	3,855 00	3,000 00
Fitchburg R.R. 4s,	54,000	57,735 00	54,000 00
Fitchburg R.R. 4½s,	3,000	3,330 00	3,000 00
Grafton & Upton R.R. 4s,	26,000	24,700 00	26,000 00
Maine Central R.R. 4s,	5,000	5,250 00	5,000 00
Maine Central R.R. 7s,	6,000	7,800 00	6,000 00
Maine Shore Line R.R. 6s,	25,000	34,250 00	25,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	10,000	13,950 00	10,000 00
New York & New England R.R. 4s, . .	10,000	12,000 00	10,000 00
New York & New England R.R. 6s, . .	2,000	2,150 00	2,000 00
New York & New England R.R. 7s, . .	25,000	27,625 00	25,000 00
Old Colony R.R. 4s,	10,000	11,350 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,125 00	5,000 00
Penobscot Shore Line R.R. 4s, . . .	15,000	16,050 00	15,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,800 00	10,000 00
Upper Coos R.R. 4s,	15,000	16,050 00	15,000 00
Vermont & Massachusetts R.R. 5s, . .	1,000	1,020 00	1,000 00
	\$339,000	\$385,795 00	\$339,000 00

Gardner Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,090 38	2 per cent.	\$235,450 00	4 per cent.	\$60,000 00	4½ per cent.
24,704 00	2½ “	53,000 00	4½ “	903,644 23	5 “
51,311 90	3 “	197,768 00	4½ “	11,273 48	6 “
50,000 00	3½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$1,989 88
Assessed value of the same,	1,650 00
Net income received from same during year ending Oct. 31, 1901,	33 77
Number of loans which are of an amount not exceeding \$3,000 each,	906
Aggregate amount of the same,	738,202 31
Total number of loans upon real estate,	851
Amount of investments from which no income is received,	11,515 54
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	98,781 30
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,759 67 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 38,061 83 }	74,821 50
Number of accounts opened during the year ending Oct. 31, 1901,	760
Number of accounts closed during the year ending Oct. 31, 1901,	541
Total number of open accounts Oct. 31, 1901,	5,571
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,358 64
Amount of deposits, not including dividends, received during the year ending Oct 31, 1901,	320,643 18
Number of same,	4,532
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	285,917 30
Number of same,	3,225
Date of examination by commissioner: July 19.	

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 58.

SHERMAN NELSON, *President.*

EDWARD S. FICKETT, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OLIVER S. BUTLER,

SAMUEL T. POOR,

SHERMAN NELSON.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$100,512 50	Deposits,	\$713,882 92
Bank stock, as per schedule, .	10,326 50	Guaranty fund, .	34,000 00
Loan on bank stock,	5,000 00	Interest account, .	1,902 10
Railroad bonds, as per schedule, .	84,912 50		
Real estate by foreclosure, .	49,480 74		
Loans on real estate,	433,085 42		
Loans on personal security, .	35,593 57		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest, .	18,753 31		
Deposits in banks, not on interest, .	2,000 00		
Expense account,	268 00		
Cash on hand,	852 48		
	\$749,785 02		\$749,785 02

Cash on Deposit in Banks, amount in each:—

Beacon Trust Company, Boston,	\$5,000 00
Georgetown National Bank, Georgetown,	10,753 31
Second National Bank, Haverhill,	5,000 00

Loan on Bank Stock:—

50 shares Essex National Bank, Haverhill,	\$5,000 00
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Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	\$6,000	\$6,120 00	\$6,000 00
of Bath, Me., 6s, . . .	2,000	2,020 00	2,000 00*
of Boston, Mass., 4s, . . .	5,000	5,500 00	5,000 00
of Chicopee, Mass., 4s, . . .	1,000	1,100 00	1,000 00
of Cleveland, Ohio, 4s, . . .	17,000	18,500 00	17,000 00*
of Grand Rapids, Mich., 4s, . . .	6,000	6,180 00	6,000 00
of Kansas City, Mo., 4½s, . . .	15,000	16,950 00	16,512 50
of Marlborough, Mass., 4s, . . .	1,000	1,140 00	1,000 00
of Medford, Mass., 4s, . . .	11,000	11,440 00	11,000 00
of Milwaukee, Wis., 5s, . . .	10,000	11,000 00	10,000 00
of Minneapolis, Minn., 4½s, . . .	5,000	5,150 00	5,000 00
of New Bedford, Mass., 4s, . . .	5,000	5,750 00	5,000 00
of Quincy, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Springfield, Ohio, 5s, . . .	4,000	4,240 00	4,000 00
Town of Methuen, Mass., 4s, . . .	10,000	11,300 00	10,000 00
	\$99,000	\$107,410 00	\$100,512 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbia Nat'l B'k, Boston,	\$6 50	\$13 00	\$6 50
30	Manufacturers Nat'l Bank, Boston, . . .	—	90 00	—
10	Market Nat'l Bank, Boston,	820 00	130 00	820 00
30	State National Bank, Boston,	3,000 00	3,333 00	3,000 00
45	Georgetown National Bank, Georgetown, . . .	4,500 00	4,500 00	4,500 00
20	First Nat'l Bank, Ipswich, .	2,000 00	2,000 00	2,000 00
		\$10,326 50	\$10,066 00	\$10,326 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, . . .	\$10,000	\$11,100 00	\$10,000 00
Chicago & Northwestern R.R. 3½s, . . .	10,000	10,300 00	10,137 50
Concord & Montreal R.R. 4s, . . .	4,000	4,400 00	4,000 00

Georgetown Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$15,000	\$16,665 00	\$15,000 00
Illinois Central R.R. 3s,	15,000	13,500 00	13,575 00
Illinois Central R.R. 4s,	10,000	11,300 00	11,200 00
Maine Central R.R. 7s,	10,000	11,300 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s,	5,000	6,000 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,240 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,630 00	3,000 00
	\$85,000	\$91,435 00	\$84,912 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,605 79 9,000 00	3 per cent. 4½ “	\$176,895 37 48,796 46	5 per cent. 5½ “	\$227,622 44 4,512 24	6 per cent. 7 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$49,480 74
Assessed value of the same,	82,467 90
Number of loans which are of an amount not exceeding \$3,000 each,	353
Aggregate amount of the same,	316,535 42
Total number of loans upon real estate,	379
Amount of investments from which no income is received;	10,750 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	33,013 24
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$12,649 77 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 12,194 21 }	24,843 98
Number of accounts opened during the year ending Oct. 31, 1901,	132
Number of accounts closed during the year ending Oct. 31, 1901,	68
Total number of open accounts Oct. 31, 1901,	1,924
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,216 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	60,495 54
Number of same,	825
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	96,082 73
Number of same,	1,126
Date of examination by commissioner: June 6.	

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 52.

ALBERT L. FISHER, *President.*

JOSEPH A. DODGE, *Treasurer.*

JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT L. FISHER,

CLARENCE R. PRATT,

FRANK E. VINTON,

SOLON F. SMITH,

EDWARD P. USHER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$22,000 00	Deposits,	\$244,180 55
Loan on bank stock,	2,280 00	Guaranty fund,	6,600 00
Railroad bonds, as per schedule,	34,600 00	Interest account,	7,067 30
Real estate by foreclosure, .	2,000 00	Suspense account,	1,000 00
Loans on real estate,	156,314 19		
Loans on personal security, .	20,400 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposit in bank, on interest, .	3,673 13		
Deposit in bank, not on interest, .	7,106 00		
Cash on hand,	474 53		
	<u>\$258,847 85</u>		<u>\$258,847 85</u>

Cash on Deposit in Banks, amount in each:—

Grafton National Bank, Grafton,	\$7,106 00
City National Bank, Worcester,	3,673 13

Loan on Bank Stock:—

28½ shares Grafton National Bank, Grafton,	\$2,280 00
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Grafton Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,500 00	\$1,230 00
5	Fourth Nat'l Bank, Boston, .	500	625 00	500 00
5	Manufacturers N'l B'k, Boston,	—	15 00	—
30	N'l B'k of Redemption, Boston,	3,000	3,750 00	4,048 73
3	National City Bank, Boston, .	—	15 00	—
50	N'l Shawmut Bank, Boston, .	5,000	10,000 00	7,152 60
8	Nat'l Webster Bank, Boston, .	800	832 00	800 00
10	Shawmut N'l Bank, Boston, .	—	10 00	—
20	State National Bank, Boston, .	2,000	2,220 00	2,000 00
57	Grafton Nat'l Bank, Grafton, .	5,700	5,700 00	5,700 00
6	Spencer Nat'l Bank, Spencer, .	600	900 00	568 67
		\$18,600	\$25,567 00	\$22,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$5,000	\$5,600 00	\$5,000 00
Fitchburg R.R. 4s,	10,000	10,325 00	10,000 00
Illinois Central R.R. 3s,	5,000	4,600 00	4,600 00
Portland & Rumford Falls R.R. 4s, .	15,000	16,350 00	15,000 00
	\$35,000	\$36,875 00	\$34,600 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,673 13	3 per cent.	\$10,000 00	4½ per cent.	\$8,150 00	5½ per cent.
52,200 00	4½ “	78,055 00	5 “	40,589 19	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,000 00
Assessed value of the same,	2,300 00
Net income received from same during year ending Oct. 31, 1901, . . .	25 60
Number of loans which are of an amount not exceeding \$3,000 each, 118	
Aggregate amount of the same,	113,214 19
Total number of loans upon real estate,	128

Grafton Savings Bank — Concluded.

Gross amount of interest or profits, received or earned, as per books, during year ending Oct. 31, 1901,	\$12,065 06
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,467 10 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 4,628 00 }	9,095 10
Number of accounts opened during the year ending Oct. 31, 1901, . . .	73
Number of accounts closed during the year ending Oct. 31, 1901, . . .	59
Total number of open accounts Oct. 31, 1901,	651
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	984 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	31,591 78
Number of same,	325
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	26,865 12
Number of same,	342
Date of examination by commissioner: May 6.	

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 40.

HENRY H. THURSTON, *President.*

NATHANIEL RICHARDSON, Jr. *Treasurer.*

NATHANIEL RICHARDSON, Jr., *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY H. THURSTON,

GEORGE GRIFFIN,

GEORGE A. LOWE,

JAMES ABBOTT.

Open for business every business day, 9 A.M. to 12 M.; Wednesdays and Saturdays, 2 to 3 P.M.; Saturdays, 6 to 7 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$55,010 00	Deposits, . . .	\$219,918 38
Bank stock, as per schedule, .	5,400 00	Guaranty fund, .	6,200 00
Railroad bonds, as per schedule, .	8,275 00	Profit and loss account, . . .	697 99
Real estate by foreclosure, .	250 00		
Loans on real estate, . . .	126,839 00		
Loans on personal security, .	12,375 00		
Loans to counties, cities or towns (notes),	4,500 00		
Deposit in bank, on interest, .	11,789 86		
Deposit in bank, not on interest, .	1,705 67		
Safe and furniture,	400 00		
Cash on hand,	271 84		
	\$226,816 37		\$226,816 37

Cash on Deposit in Banks, amount in each :—

Gloucester Safe Deposit and Trust Company, Gloucester,	\$11,789 86*
Rockport National Bank, Rockport,	1,705 67

* This amount, in excess of the legal limit, has been reduced.

Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$2,000	\$2,087 50	\$2,100 00
County of Aroostook, Me., 4½s,	2,000	2,210 00	2,000 00
City of Bay City, Mich, 4s,	1,000	1,050 00	1,000 00
of Bridgeport, Conn., 4s,	1,000	1,110 00	1,000 00
of Chicopee, Mass., 3½s,	1,000	1,015 00	1,000 00
of Everett, Mass., 4s,	1,000	1,120 00	1,000 00
of Holyoke, Mass., 3½s,	3,000	3,060 00	3,000 00
of Kansas City, Mo., 4½s,	2,000	2,250 00	2,000 00
of Leominster, Mass., 4s,	2,000	2,065 00	2,000 00
of Lynn, Mass., 3½s,	3,000	3,067 50	3,000 00
of Lynn, Mass., 4s,	1,000	1,112 50	1,060 00
of Lynn, Mass., 5s,	1,000	1,050 00	1,000 00
of Meriden, Conn., 3½s,	2,000	2,065 00	2,000 00
of Middletown, Conn., 3.65s,	1,000	1,045 00	1,000 00
of Milwaukee, Wis., 5s,	1,000	1,105 00	1,000 00
of New Bedford, Mass., 4s,	5,000	5,175 00	5,200 00
of Pawtucket, R. I., 4s,	2,000	2,182 50	2,000 00*
of Quincy, Mass., 3½s,	1,000	1,021 25	1,000 00
of Rockford, Ill., 4½s,	3,500	3,678 75	3,500 00
of Saginaw, Mich., 4s,	2,000	2,060 00	2,000 00
of Sioux City, Iowa, 4½s,	1,000	1,053 75	1,000 00*
of Springfield, Ohio, 5s,	1,000	1,057 50	1,000 00
of Waltham, Mass., 4s,	1,000	1,135 00	1,000 00
of Waterbury, Conn., 4s,	1,000	1,090 00	1,000 00
of Woburn, Mass., 4s,	3,000	3,105 00	3,000 00
Town of Orange, Mass., 4s,	2,000	2,247 50	2,000 00
of Rockport, Mass., 4s,	6,000	6,383 75	6,150 00
of Swampscott, Mass., 3½s,	2,000	2,120 00	2,000 00
	\$54,500	\$57,722 50	\$55,010 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Cape Ann N'l B'k, Gloucester,	\$1,200	\$1,680 00	\$1,200 00
8	Gloucester N'l B'k, Gloucester,	800	1,080 00	800 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,600 00	1,000 00
24	Rockport N'l Bank, Rockport,	2,400	2,208 00	2,400 00
		\$5,400	\$6,568 00	\$5,400 00

Granite Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$3,000	\$3,765 00	\$3,000 00
Fitchburg R.R. 4s, . . .	2,000	2,050 00	2,000 00
Illinois Central R.R. 3s, . . .	2,000	1,800 00	1,775 00
Maine Central R.R. 4s, . . .	500	525 62	500 00
Maine Central R.R. 7s, . . .	1,000	1,302 50	1,000 00
	\$8,500	\$9,443 12	\$8,275 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,263 04 2,000 00	3 per cent. 3½ “	\$11,026 82 11,100 00	4 per cent. 5 “	\$7,575 00 120,539 00	5½ per cent. 6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$250 00
Assessed value of the same,	250 00
Number of loans which are of an amount not exceeding \$3,000 each,	170
Aggregate amount of the same,	120,384 00
Total number of loans upon real estate,	166
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	10,946 36
Times for the dividends fixed by the by-laws: April 1 and October 1; payable April 8 and October 8.	
Rate and amount of each semi-annual dividend { 2 per cent., \$3,881 35 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 4,054 01 }	7,935 36
Number of accounts opened during the year ending Oct. 31, 1901,	97
Number of accounts closed during the year ending Oct. 31, 1901,	63
Total number of open accounts Oct. 31, 1901,	1,098
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,095 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	46,803 04
Number of same,	922
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	35,463 61
Number of same,	763
Date of examination by commissioner: September 5.	

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 33.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

CLARENCE R. SABIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALFRED S. FASSETT, CHARLES J. TAYLOR,
WILLIAM C. HINMAN, WILLIAM W. NORTON,
ORLANDO C. BIDWELL.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,000 00	Deposits,	\$822,801 33
Bank stock, as per schedule, .	40,104 17	Guaranty fund, . . .	30,600 00
Loans on bank stock,	1,371 91	Interest account, . . .	14,317 75
Railroad bonds, as per schedule,	184,000 00		
Boston Terminal Co. bonds, . .	70,000 00		
Real estate (for banking purposes),	14,200 00		
Real estate by foreclosure, . .	3,175 00		
Loans on real estate,	423,241 25		
Loans on personal security, . .	59,155 00		
Loans to counties, cities or towns (notes),	500 00		
Deposits in banks, on interest, .	33,608 81		
Deposit in bank, not on interest,	7,131 10		
Cash on hand,	1,231 84		
	<u>\$867,719 08</u>		<u>\$867,719 08</u>

Cash on Deposit in Banks, amount in each :—

National Mahaiwe Bank, Great Barrington,	\$7,131 10
Pyncheon National Bank, Springfield,	8,065 20
Springfield Safe Deposit and Trust Company, Springfield,	25,543 61

Loans on Bank Stock, amount on each :—

15 shares National Mahaiwe Bank, Great Barrington,	\$600 00
5 shares National Mahaiwe Bank, Great Barrington,	400 00
5 shares National Mahaiwe Bank, Great Barrington,	371 91

Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	\$10,000	\$10,275 00	\$10,000 00
of Chicago, Ill., 4s,	20,000	21,950 00	20,000 00
	\$30,000	\$32,225 00	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams,	\$1,000	\$1,250 00	\$1,280 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,220 00	1,345 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,300 00	1,300 00
25	Merchants Nat'l Bank, Boston,	2,500	4,375 00	3,392 50
59	N'l B'k of Redemption, Boston,	5,900	7,375 00	7,080 00
14	National Union Bank, Boston,	1,400	2,114 00	1,890 00
54	New England N'l B'k, Boston,	5,400	7,776 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	9,900 00	6,600 00
8	Suffolk National Bank, Boston,	800	920 00	800 00
41	National Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
24	Lee National Bank, Lee,	2,400	3,960 00	3,416 67
1	Pittsfield Nat'l B'k, Pittsfield,	100	153 00	135 00
3	Housatonic N'l B'k, Stockb'dge,	300	435 00	450 00
		\$32,500	\$46,108 00	\$40,104 17

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$30,000	\$32,900 00	\$30,000 00
Boston & Maine R.R. 4s,	29,000	33,160 00	29,000 00
Fitchburg R.R. 4s,	40,000	44,550 00	40,000 00
New York, New Haven & Hartford R.R. 3½s,	30,000	31,500 00	30,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,600 00	10,000 00
Old Colony R.R. 4s,	45,000	50,575 00	45,000 00
	\$184,000	\$204,285 00	\$184,000 00

Great Barrington Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$70,000	\$81,200 00	\$70,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,543 61 7,000 00	3 per cent. ½ "	\$438,731 91	5 per cent.	\$38,536 25	6 per cent.

Amount invested in real estate for banking purposes,	\$14,200 00
Estimated value of the same,	14,200 00
Assessed value of the same,	8,500 00
Net income received from same during year ending Oct. 31, 1901, . .	454 05
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,175 00
Assessed value of the same,	2,600 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	253
Aggregate amount of the same,	238,348 16
Total number of loans upon real estate,	251
Amount of investments from which no income is received,	3,175 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	41,720 71
Times for the dividends fixed by the by-laws: first Thursday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$13,147 88 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 13,514 33 }	26,662 21
Number of accounts opened during the year ending Oct. 31, 1901, . . .	393
Number of accounts closed during the year ending Oct. 31, 1901, . . .	397
Total number of open accounts Oct. 31, 1901,	2,992
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,807 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	151,434 26
Number of same,	2,545
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	150,535 77
Number of same,	2,016
Date of examination by commissioner: June 3.	

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 21.

ROBERT ABERCROMBIE, *President.*

WILLIAM G. PACKARD, *Treasurer.*

SAMUEL D. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM A. FORBES,

CHARLES R. LOWELL,

LEVI J. GUNN,

SEOREM B. SLATE,

ROBERT ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$128,045 00	Deposits,	\$2,995,456 53
Loans on bank stock, . . .	2,540 00	Guaranty fund, . .	118,000 00
Railroad bonds, as per schedule, .	707,800 00	Profit and loss account,	8,366 66
Boston Terminal Co. bonds, . .	100,000 00		
Loans on real estate,	1,663,892 94		
Loans on personal security, . .	386,022 00		
Loans to counties, cities or towns (notes),	20,350 00		
Deposits in banks, on interest, .	106,151 91		
Expense account,	2,422 73		
Interest due,	313 87		
Cash on hand,	4,284 74		
	<hr/>		<hr/>
	\$3,121,823 19		\$3,121,823 19

Cash on Deposit in Banks, amount in each :—

Athol National Bank, Athol,	\$10,000 00
Miller's River National Bank, Athol,	11,000 00
National Bank of Commerce, Boston,	3,163 28
Franklin County National Bank, Greenfield,	43,462 18
Packard National Bank, Greenfield,	27,526 45
Third National Bank, Springfield,	11,000 00

Loans on Bank Stock, amount on each :—

5 shares Conway National Bank, Conway,	\$100 00
22 shares Packard National Bank, Greenfield,	1,800 00
8 shares Conway National Bank, Conway,	640 00

Greenfield Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol Nat'l Bank, Athol, .	\$3,700	\$3,700 00	\$3,700 00
70	Boylston Nat'l Bank, Boston, .	7,000	7,350 00	7,000 00
42	Eliot National Bank, Boston, .	4,200	6,300 00	4,200 00
38	Merchants N'l Bank, Boston, .	3,800	6,650 00.	3,800 00
30	Metropolitan N'l B'k, Boston,	3,000	3,000 00	3,000 00
69	N'l B'k of Redemption, Boston,	6,900	8,625 00	6,900 00
6	National City Bank, Boston, .	—	30 00	—
9	N'l Hide & Leather B'k, Boston,	900	1,116 00	900 00
10	Second Nat'l Bank, Boston, .	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,500 00	2,000 00
12	First National Bank, Chicopee,	1,200	1,560 00	1,200 00
75	Conway Nat'l Bank, Conway,	7,500	7,500 00	7,245 00
34	First Nat'l Bank, Greenfield, .	3,400	5,100 00	3,400 00
50	City Nat'l Bank, Holyoke, .	5,000	5,750 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	1,820 00	1,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	20,700 00	13,800 00
60	Adams N'l B'k, North Adams,	6,000	6,900 00	6,000 00
12	First N'l B'k, Northampton, .	1,200	1,500 00	1,200 00
10	Hampshire County N'l Bank, Northampton,	1,000	1,000 00	1,000 00
55	Orange Nat'l Bank, Orange, .	5,500	8,800 00	5,500 00
67	Palmer Nat'l Bank, Palmer, .	6,700	6,700 00	6,700 00
22	Shelburne Falls National Bank, Shelburne Falls,	2,200	2,750 00	2,200 00
75	Chapin N'l Bank, Springfield,	7,500	8,625 00	7,500 00
18	Chicopee N'l B'k, Springfield,	1,800	2,700 00	1,800 00
45	City Nat'l Bank, Springfield, .	4,500	6,390 00	4,500 00
70	First N'l Bank, Springfield, .	7,000	7,350 00	7,000 00
36	Second Nat'l B'k, Springfield, .	3,600	4,680 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	24,200 00	11,000 00
5	Crocker N'l B'k, Turner's Falls,	500	700 00	500 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	5,000 00
		\$128,300	\$171,296 00	\$128,045 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$50,000	\$53,562 50	\$50,000 00
Boston & Maine R.R. 3s,	50,000	47,000 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	102,000 00	100,000 00
Dexter & Newport R.R. 4s,	10,000	10,600 00	10,000 00
Fitchburg R.R. 4s,	50,000	53,500 00	50,000 00

Greenfield Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s.	\$10,000	\$11,175 00	\$10,000 00
Illinois Central R.R. 3s.	75,000	67,500 00	67,800 00
Illinois Central R.R. 3½s.	100,000	101,000 00	100,000 00
Mahoning Coal R.R. 5s.	15,000	19,350 00	15,000 00
Milwaukee, Lake Shore & Western R.R. 5s.	15,000	18,900 00	15,000 00
Newport & Richford R.R. 5s.	10,000	10,750 00	10,000 00*
Old Colony R.R. 4s.	50,000	56,750 00	50,000 00
N. Y. & N. E. R.R. (terminal), 4s.	50,000	60,500 00	50,000 00
New York, New Haven & Hartford R.R. 3½s.	25,000	26,125 00	25,000 00
New York, New Haven & Hartford R.R. 4s.	25,000	29,000 00	25,000 00
Penobscot Shore Line R.R. 4s.	15,000	16,125 00	15,000 00
Portland & Rumford Falls R.R. 4s.	25,000	27,250 00	25,000 00
Rumford Falls & Rangeley Lakes R.R. 5s.	40,000	46,800 00	40,000 00
	\$715,000	\$757,887 50	\$707,800 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s.	\$100,000	\$116,000 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,163 28	2 per cent.	\$20,350 00	4 per cent.	\$1,864,799 94	5 per cent.
92,988 63	2½ “	47,950 00	4½ “	53,250 00	5½ “
10,000 00	3½ “	25,000 00	4¾ “	61,455 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 704

Aggregate amount of the same, \$862,441 00

Total number of loans upon real estate, 814

Gross amount of interest or profits received or earned, as per books,

during year ending Oct. 31, 1901, 136,632 90

Greenfield Savings Bank — Concluded.

Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.

Rate and amount of each semi-annual dividend { 2 per cent., \$54,180 15 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 56,681 63 }	\$110,861 78
Number of accounts opened during the year ending Oct. 31, 1901, . . .	976
Number of accounts closed during the year ending Oct. 31, 1901, . . .	453
Total number of open accounts Oct. 31, 1901,	6,915
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,207 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	480,646 11
Number of same,	4,586
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	373,979 62
Number of same,	4,132
Date of examination by commissioner: April 17.	

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 43.

C. L. GARDNER, *President.*P. S. BAILEY, *Treasurer.*P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. L. GARDNER,

F. E. CARPENTER,

DWIGHT O. GILMORE,

F. H. STEBBINS.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$50,000 00	Deposits,	\$3,279,134 01
Bank stock, as per schedule, . .	256,658 00	Guaranty fund, . .	151,100 00
Loans on bank stock,	11,850 00	Interest account, . .	13,930 53
Railroad bonds, as per schedule, .	750,000 00	Profit and loss ac-	
Loans on railroad stock,	33,750 00	count,	16,900 43
Boston Terminal Co. bonds, . .	283,468 75	Premium account, . .	1,033 00
Real estate by foreclosure, . . .	57,673 32		
Loans on real estate,	1,058,195 00		
Loans on personal security, . . .	868,785 00		
Deposits in banks, on interest, . .	50,000 00		
Deposits in banks, not on interest, .	11,810 30		
Expense account,	1,974 82		
Furniture and fixtures,	6,975 00		
Suspense account,	10,985 00		
Cash on hand,	9,972 78		
	<hr/>		<hr/>
	\$3,462,097 97		\$3,462,097 97

Cash on Deposit in Banks, amount in each : —

Eliot National Bank, Boston,	\$6,000 00
Hampshire County National Bank, Northampton,	10,000 00
Agawam National Bank, Springfield,	10,810 30
John Hancock National Bank, Springfield,	10,000 00
Hampden Trust Company, Springfield,	25,000 00

Loans on Bank Stock, amount on each : —

10 shares Chapin National Bank, Springfield,	\$1,000 00
10 shares First National Bank, Springfield,	1,000 00
14 shares Agawam National Bank, Springfield,	} 4,000 00
24 shares First National Bank, Springfield,	

Hampden Savings Bank—Continued.

6 shares Second National Bank, Springfield,	\$500 00
5 shares First National Bank, Chicopee,	500 00
3 shares Chapin National Bank, Springfield,	300 00
2 shares Agawam National Bank, Springfield,	200 00
5 shares Park National Bank, Holyoke,	500 00
5 shares Springfield National Bank, Springfield,	500 00
11 shares Chicopee National Bank, Springfield,	1,100 00
10 shares Agawam National Bank, Springfield,	750 00
20 shares Agawam National Bank, Springfield,	1,500 00

Loans on Railroad Stock, amount on each :—

10 shares Boston & Albany R.R.,	\$1,400 00
2 shares Boston & Albany R.R.,	250 00
154 shares New York, New Haven & Hartford R.R.,	20,000 00
11 shares New York, New Haven & Hartford R.R.,	1,300 00
12 shares New York, New Haven & Hartford R.R.,	1,800 00
50 shares New York, New Haven & Hartford R.R.,	9,000 00*

* This loan, in excess of the legal limit, will be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 3s,	\$50,000	\$50,000 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	\$5,000	\$7,500 00	\$6,100 00
28	First National Bank, Boston, .	2,800	4,900 00	2,800 00
31	Freemans Nat'l Bank, Boston, .	3,100	3,131 00	3,100 00
230	Merchants Nat'l Bank, Boston, .	23,000	40,250 00	27,210 00
75	N'l B'k of Commerce, Boston, .	7,500	9,450 00	10,865 00
50	N'l B'k of Redemption, Boston, .	5,000	6,250 00	6,700 00
50	N'l B'k of the Republic, Boston, .	5,000	7,550 00	6,300 00
50	N'l Hide & Leather B'k, Boston, .	5,000	6,200 00	5,000 00
50	Nat'l Shawmut Bank, Boston, .	5,000	10,000 00	7,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,704 00	2,600 00
63	Shawmut Nat'l Bank, Boston, .	—	63 00	—
50	State National Bank, Boston, .	5,000	5,550 00	5,900 00
60	First National Bank, Chicopee, .	6,000	7,800 00	7,920 00
40	Hadley Falls Bank, Holyoke, .	4,000	5,200 00	4,732 00
200	Holyoke Nat'l Bank, Holyoke, .	20,000	30,000 00	23,056 00
20	Monson Nat'l Bank, Monson, .	2,000	2,500 00	2,200 00
18	First Nat'l B'k, Northampton, .	1,800	2,250 00	1,800 00

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
64	Hampshire County National Bank, Northampton, . . .	\$6,400	\$6,400 00	\$7,060 00
30	First N'l Bank, Norwich, Ct., .	3,000	3,000 00	3,000 00
85	Thames N'l B'k, Norwich, Ct., .	8,500	13,600 00	12,285 00
25	Uncas N'l Bank, Norwich, Ct., .	2,500	2,500 00	2,500 00
260	Agawam N'l B'k, Springfield, .	26,000	26,000 00	37,720 00
250	Chapin N'l Bank, Springfield, .	25,000	28,750 00	27,500 00
50	Chicopee N'l B'k, Springfield, .	5,000	7,500 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	5,250 00	6,525 00
50	John Hancock National Bank, Springfield,	5,000	5,000 00	6,075 00
74	Third Nat'l Bank, Springfield, .	7,400	16,280 00	11,560 00
75	Ware National Bank, Ware, .	7,500	7,950 00	10,050 00
		\$204,100	\$273,528 00	\$256,658 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$53,500 00	\$50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	53,125 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	54,500 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s, .	100,000	103,000 00	100,000 00
Connecticut River R.R. 4s, . . .	200,000	231,000 00	200,000 00
Fitchburg R.R. 4s,	50,000	56,000 00	50,000 00
Holyoke & Westfield R.R. 4s, . . .	50,000	52,500 00	50,000 00
Illinois Central R.R. 3½s,	50,000	50,250 00	50,000 00
New York & New England R.R. (terminal) 4s,	50,000	60,000 00	50,000 00
Old Colony R.R. 4s,	50,000	55,750 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
	\$750,000	\$822,125 00	\$750,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$250,000	\$290,000 00	\$283,468 75

Hampden Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$115,000 00	4 per cent.	\$415,000 00	4½ per cent.	\$20,000 00	6 per cent.
50,000 00	4½ “	1,422,580 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$57,673 32
Assessed value of the same,	31,800 00
Net income received from same during year ending Oct. 31, 1901,	296 73
Number of loans which are of an amount not exceeding \$3,000 each,	296
Aggregate amount of the same,	417,980 00
Total number of loans upon real estate,	330
Amount of investments from which no income is received,	46,720 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	145,726 05
Times for the dividends fixed by the by-laws: February 15 and August 15; payable February 20 and August 20.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$55,135 31 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 55,586 74 }	110,722 05
Number of accounts opened during the year ending Oct. 31, 1901,	1,101
Number of accounts closed during the year ending Oct. 31, 1901,	1,003
Total number of open accounts Oct. 31, 1901,	6,301
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,671 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	539,821 98
Number of same,	5,201
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	627,633 60
Number of same,	5,024
Date of examination by commissioner: May 17.	

HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 41.

ELBRIDGE G. WOOD, *President.*RAYMOND NOYES, *Treasurer.*RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELBRIDGE G. WOOD,

JOHN L. HOBSON,

DUDLEY PORTER.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M. ;
Saturdays, 9 A.M to 12.30 P.M.**BALANCE SHEET OCT. 31, 1901.**

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$624,500 00	Deposits,	\$5,577,721 32
Bank stock, as per schedule, .	356,358 00	Guaranty fund, . .	280,000 00
Loans on bank stock,	19,200 00	Interest account, .	6,556 89
Railroad bonds, as per schedule, .	1,474,645 00	Profit and loss ac-	
Loan on railroad bonds,	25,000 00	count,	74,946 67
Loans on railroad stock,	83,200 00	Rent account, . . .	30 00
Real estate (for banking pur-		Suspense account, .	1,057 42
poses),	60,000 00		
Real estate by foreclosure, . . .	29,657 39		
Loans on real estate,	1,206,575 00		
Loans on personal security, . . .	1,848,721 00		
Loans to counties, cities or towns			
(notes),	6,000 00		
Deposits in banks, on interest, .	190,824 33		
Expense account,	55 00		
Real estate expense account, . .	37 40		
Insurance and taxes paid, . . .	20 60		
Bank stock,*	6,283 29		
Cash on hand,	9,235 29		
	\$5,940,312 30		\$5,940,312 30

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$16,227 26
First National Bank, Haverhill,	20,000 00
Haverhill National Bank, Haverhill,	58,597 07
Haverhill Safe Deposit and Trust Company, Haverhill,	30,000 00
Merchants National Bank, Haverhill,	31,000 00
Merrimac National Bank, Haverhill,	35,000 00

Loans on Bank Stock, amount on each : —

55 shares Amesbury National Bank, Amesbury,	\$2,000 00
24 shares Beacon Trust Company, Boston,	1,500 00
25 shares Beacon Trust Company, Boston,	2,000 00

Haverhill Savings Bank—Continued.

25 shares Beacon Trust Company, Boston,	\$1,700 00
10 shares Second National Bank, Haverhill,	1,000 00
10 shares Second National Bank, Haverhill,	1,000 00
30 shares Second National Bank, Haverhill,	3,000 00
40 shares Haverhill Safe Deposit and Trust Company, Haverhill,	3,000 00
10 shares Second National Bank, Haverhill,	
10 shares Merrimac National Bank, Haverhill,	
9 shares National Bank of the Republic, Boston,	4,000 00
25 shares Somerville National Bank, Somerville,	
5 shares Merrimac National Bank, Haverhill,	
5 shares Second National Bank, Haverhill,	

Loan on Railroad Bonds:—

\$25,000 Boston & Maine R.R. 4½s,	\$25,000 00
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Loans on Railroad Stock, amount on each:—

66 shares Boston & Maine R.R.,	\$8,200 00
178 shares Boston & Maine R.R.,	25,000 00
350 shares New York, New Haven & Hartford R.R.,	50,000 00
50 shares Boston, Revere Beach & Lynn R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	\$20,000	\$21,400 00	\$20,000 00
of Boston, Mass., 4s,	75,000	83,625 00	75,000 00
of Chicago, Ill., 4s,	100,000	110,000 00	100,000 00
of Cleveland, Ohio, 5s,	25,000	27,125 00	25,000 00*
of Danbury, Conn., 4s,	25,000	27,250 00	25,000 00
of Dayton, Ohio, 4s,	25,000	25,500 00	25,000 00
of Detroit, Mich., 4s,	50,000	55,750 00	50,000 00
of Fall River, Mass., 5s,	20,000	22,100 00	20,000 00
of Fall River, Mass., 6s,	1,000	1,095 00	1,000 00
of Haverhill, Mass., 4s,	10,000	10,137 50	10,000 00
of Indianapolis, Ind., 4s,	57,000	63,555 00	57,000 00
of Lynn, Mass., 5s,	5,000	5,250 00	5,000 00
of Manchester, N. H., 4s,	70,000	76,606 25	70,000 00
of Medford, Mass., 4s,	10,000	11,137 50	10,000 00
of New Britain, Conn., 4s,	10,000	10,400 00	10,000 00
of Newton, Mass., 4s,	45,000	49,106 25	45,000 00
of Pawtucket, R. I., 4s,	25,000	26,250 00	25,000 00*
of Wilkes-Barre, Pa., 3½s,	21,500	22,365 00	21,500 00
Town of Bradford, Mass., 4s,	25,000	25,937 50	25,000 00
of Bradford, Mass., 4½s,	5,000	5,300 00	5,000 00
	\$624,500	\$679,890 00	\$624,500 00

* Legal investments when made.

Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
16	Andover Nat'l Bank, Andover,	\$1,600	\$1,760 00	\$1,600 00
200	Atlas National Bank, Boston, .	20,000	21,400 00	20,000 00
136	Blackstone N'l Bank, Boston, .	3,128	680 00	3,128 00
50	Central Nat'l Bank, Boston, .	5,000	5,900 00	5,000 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	14,000 00
50	Eliot National Bank, Boston, .	5,000	7,500 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,000 00	10,000 00
50	First National Bank, Boston, .	5,000	8,750 00	5,000 00
187	Fourth Nat'l Bank, Boston, .	18,700	23,375 00	18,700 00
100	Manufacturers N'l B'k, Boston,	—	300 00	—
50	Merchants Nat'l Bank, Boston,	5,000	8,750 00	5,000 00
225	N'l B'k of Redemption, Boston,	25,400	31,750 00	25,400 00
254	N'l B'k of the Republic, Boston,	22,500	33,975 00	22,500 00
150	National City Bank, Boston, .	—	750 00	—
150	Nat'l Exchange Bank, Boston,	15,000	21,000 00	15,000 00
133	N'l Hide & Leather B'k, Boston,	13,300	16,492 00	13,300 00
400	Nat'l Shawmut Bank, Boston,	40,000	80,000 00	58,080 00
33	Nat'l Webster Bank, Boston, .	3,300	3,432 00	3,300 00
150	Shawmut Nat'l Bank, Boston,	—	150 00	—
75	Shoe & Leather N'l B'k, Boston,	7,500	11,250 00	7,500 00
100	State National Bank, Boston, .	10,000	11,100 00	10,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,500 00	10,000 00
100	Third National Bank, Boston, .	10,000	10,600 00	10,000 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
100	Essex Nat'l Bank, Haverhill, .	10,000	7,500 00	10,000 00
96	First Nat'l Bank, Haverhill, .	9,600	14,400 00	9,600 00
375	Haverhill N'l Bank, Haverhill,	37,500	58,125 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	45,000 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	5,750 00	3,750 00
		\$334,278	\$472,189 00	\$356,358 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$64,000 00	\$67,142 50	\$64,000 00
Boston & Maine R.R. 4½s, . . .	133,000 00	166,915 00	133,000 00
Boston & Providence R.R. 4s, . .	150,000 00	163,500 00	150,000 00
Chicago, Burlington & Quincy R.R. 3½s,	25,000 00	25,500 00	25,000 00
Chicago, Burlington & Quincy R.R. 4s,	50,000 00	54,750 00	50,000 00
Concord & Montreal R.R. 4s, . .	75,000 00	82,218 75	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000 00	16,668 75	15,000 00

Haverhill Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Erie & Pittsburgh R.R. 3½s, . . .	\$123,000 00	\$127,920 00	\$123,000 00
Fitchburg R.R. 4s, . . .	125,000 00	132,000 00	125,000 00
Illinois Central R.R. 3s, . . .	50,000 00	45,000 00	45,312 50
Illinois Central R.R. 3½s, . . .	75,000 00	75,375 00	75,000 00
Illinois Central R.R. 4s, . . .	50,000 00	55,850 00	50,000 00
Illinois Central R.R. 5s, . . .	24,332 50	24,697 49	24,332 50
Kansas City, St. Joseph & Council Bluffs R.R. 7s, . . .	40,000 00	46,200 00	40,000 00
Maine Central R.R. 4s, . . .	80,000 00	84,100 00	80,000 00
Maine Central R.R. 4½s, . . .	50,000 00	54,750 00	50,000 00
Minnesota & Iowa R.R. 3½s, . . .	75,000 00	76,500 00	75,000 00
New York & New England R.R. (terminal) 4s, . . .	25,000 00	30,500 00	25,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	50,000 00	52,500 00	50,000 00
New York, New Haven & Hartford R.R. 4s, . . .	50,000 00	57,750 00	50,000 00
Old Colony R.R. 4s, . . .	100,000 00	112,281 25	100,000 00
Penobscot Shore Line R.R. 4s, . . .	20,000 00	21,700 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	30,000 00	31,800 00	30,000 00
	\$1,479,332 50	\$1,605,618 74	\$1,474,645 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$74,824 33	2½ per cent.	\$52,500 00	3½ per cent.	\$14,121 00	4¾ per cent.
116,000 00	3 “	842,500 00	4 “	1,141,250 00	5 “
175,000 00	3½ “	291,200 00	4½ “	13,000 00	5½ “
480,000 00	3¾ “	105,200 00	4½ “	73,925 00	6 “

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	40,250 00
Net income received from same during year ending Oct. 31, 1901, . . .	244 57
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	29,657 39
Assessed value of the same,	26,650 00
Net income received from same during year ending Oct. 31, 1901, . . .	538 80
Number of loans which are of an amount not exceeding \$3,000 each, . . .	494
Aggregate amount of the same,	654,900 00
Total number of loans upon real estate,	557

Haverhill Savings Bank — Concluded.

Amount of investments from which no income is received,	\$16,283 29
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	252,308 83
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$93,952 01 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 94,001 64 }	187,953 65
Number of accounts opened during the year ending Oct. 31, 1901,	1,367
Number of accounts closed during the year ending Oct. 31, 1901,	1,255
Total number of open accounts Oct. 31, 1901,	15,239
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	8,873 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	616,072 00
Number of same,	10,995
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	795,708 78
Number of same,	10,933
Date of examination by commissioner: October 25.	

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 44.

C. D. WAITE, *President.*

WILBUR M. PURRINGTON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILBUR M. PURRINGTON,

BYRON LOOMIS,

WILSON DEWEY,

HENRY L. GRAVES,

GEORGE MARKS,

T. P. LARKIN.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	\$41,595 87	Deposits,	\$414,649 15
Railroad bonds, as per schedule,	14,000 00	Guaranty fund,	19,250 00
Boston Terminal Co. bonds,	39,575 00	Interest account,	2,115 66
Real estate by foreclosure,	8,424 74	Profit and loss ac-	
Loans on real estate,	275,468 85	count,	365 98
Loans on personal security,	32,798 96	Due on mortgage	
Loans to counties, cities or towns		loans,	460 27
(notes),	1,553 34		
Loans on depositors' books,	1,435 01		
Deposits in banks, on interest,	12,542 72		
Expense account,	573 69		
Insurance and tax account,	288 80		
Furniture and fixtures,	4,100 00		
Suspense account,	3,190 00		
Cash on hand,	1,294 08		
	<u>\$436,841 06</u>		<u>\$436,841 06</u>

Cash on Deposit in Banks, amount in each : —

Northampton National Bank, Northampton,	\$2,542 72
Hampshire County National Bank, Northampton,	10,000 00

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
46	Conway Nat'l Bank, Conway, .	\$4,600	\$4,600 00	\$5,380 00
33	Danbury N'l B'k, Danbury, Ct.,	3,300	3,630 00	5,250 50
21	First N'l Bank, Easthampton, .	2,100	2,100 00	2,100 00
25	City National Bank, Holyoke, .	2,500	2,875 00	2,625 50
25	Home Nat'l Bank, Holyoke, .	2,500	2,875 00	2,500 00
25	Park National Bank, Holyoke,	2,500	3,750 00	3,750 00
42	First Nat'l Bank, Northampton,	4,200	5,250 00	6,300 00
40	Hampshire County National Bank, Northampton, .	4,000	4,000 00	5,000 00
9	Northampton National Bank, Northampton, .	900	1,800 00	2,100 00
10	Chicopee N'l B'k, Springfield,	1,000	1,500 00	1,700 00
10	First National B'k, Springfield,	1,000	1,050 00	1,450 00
25	John Hancock National Bank, Springfield,	2,500	2,500 00	3,439 87
		\$31,100	\$35,930 00	\$41,595 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3½s, . . .	\$10,000	\$10,200 00	\$10,000 00
Maine Central R.R. 4s,	4,000	4,200 00	4,000 00
	\$14,000	\$14,400 00	\$14,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$35,000	\$40,600 00	\$39,575 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,542 72 10,000 00	3 per cent. 4 “	\$168,498 34 2,000 00	5 per cent. 5½ “	\$34,050 11 106,707 71	5½ per cent. 6 “

Haydenville Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$8,424 74
Assessed value of the same,	7,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 412	
Aggregate amount of the same,	241,056 16
Total number of loans upon real estate, 282	
Amount of investments from which no income is received,	2,860 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	19,249 26
Times for the dividends fixed by the by-laws: second Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$7,116 97 }	14,187 23
during the year ending Oct. 31, 1901, { $1\frac{3}{4}$ per cent., 7,070 26 }	
Number of accounts opened during the year ending Oct. 31, 1901, . 159	
Number of accounts closed during the year ending Oct. 31, 1901, . 132	
Total number of open accounts Oct. 31, 1901, 1,284	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,067 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	74,890 72
Number of same, 1,044	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	89,532 38
Number of same, 984	
Date of examination by commissioner: February 28.	

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 54.

ENOS LORING, *President.*

HOWARD P. HERSEY, *Treasurer.*

HOWARD P. HERSEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ENOS LORING,

FRANCIS H. LINCOLN,

EDMUND HERSEY, 2D,

WM. FEARING, 2D.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$92,900 00	Deposits,	\$2,447,222 95
Bank stock, as per schedule, .	42,270 00	Guaranty fund, . .	122,105 00
Loan on bank stock,	1,700 00	Interest account, . .	40,745 85
Railroad bonds, as per schedule,	422,200 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	114,000 00	count,	23,085 27
Real estate (for banking pur-		Suspense account, .	2,103 04
poses),	2,000 00		
Real estate by foreclosure, . .	55,240 00		
Loans on real estate,	1,232,965 26		
Loans on personal security, . .	560,829 45		
Loans to counties, cities or towns			
(notes),	58,000 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	27,244 03		
Deposits in banks, not on interest,	4,613 62		
Expense account,	1,486 16		
Lawrence Duck Co. stock,* . .	17,000 00		
Cash on hand,	2,713 59		
	\$2,635,262 11		\$2,635,262 11

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Webster Bank, Boston,	\$1,613 62
Shoe and Leather National Bank, Boston,	3,125 82
Hingham National Bank, Hingham,	27,118 21

Loan on Bank Stock :—

25 shares Fourth National Bank, Boston,	\$1,700 00
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Hingham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$11,000 00	\$10,900 00
City of Fall River, Mass., 3½s,	10,000	10,300 00	10,000 00
of Kansas City, Mo., 4½s,	15,000	16,800 00	15,000 00
of Lynn, Mass., 4s,	10,000	10,650 00	10,000 00
of Medford, Mass., 4s,	5,000	5,312 50	5,000 00
of Quincy, Mass., 3½s,	9,000	9,315 00	9,000 00
of St. Joseph, Mo., 3½s,	20,000	20,400 00	20,000 00
Town of Belmont, Mass., 3½s,	10,000	10,450 00	10,000 00
of Melrose, Mass., 4s,	3,000	3,120 00	3,000 00
	\$92,000	\$97,347 50	\$92,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlas National Bank, Boston,	\$7,500	\$8,025 00	\$7,500 00
8	First National Bank, Boston,	800	1,400 00	800 00
24	N'l B'k of Commerce, Boston,	2,400	3,024 00	2,400 00
75	N'l B'k of the Republic, Boston,	7,500	11,325 00	7,500 00
54	National City Bank, Boston,	—	270 00	270 00
40	Nat'l Webster Bank, Boston,	4,000	4,160 00	4,000 00
12	New England N'l B'k, Boston,	1,200	1,728 00	1,200 00
35	Shoe & Leather N'l B'k, Boston,	3,500	5,250 00	3,500 00
50	Tremont Nat'l Bank, Boston,	2,500	500 00	500 00
20	Brockton N'l Bank, Brockton,	2,000	2,360 00	2,000 00
23	First National Bank, Chelsea,	2,300	2,300 00	2,300 00
89	Hingham N'l Bank, Hingham,	8,900	9,078 00	8,900 00
14	Union Nat'l Bank, Weymouth,	1,400	1,092 00	1,400 00
		\$44,000	\$50,512 00	\$42,270 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,600 00	\$10,000 00
Burlington & Missouri River R.R. 6s,	30,000	35,850 00	35,560 00
Chic., Burlington & Quincy R.R. 3½s,	30,000	30,450 00	30,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,000 00	25,000 00

Hingham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$10,000	\$11,000 00	\$10,950 00
Eastern R.R. 6s,	6,000	6,720 00	6,000 00
Erie & Pittsburgh R.R. 3½s, . . .	5,000	5,150 00	5,000 00
Fitchburg R.R. 4s,	25,000	28,000 00	25,000 00
Illinois Central R.R. 3½s,	25,000	25,250 00	25,000 00
Illinois Central R.R. 4s,	45,000	50,850 00	49,975 00
Maine Central R.R. 4s,	18,000	19,080 00	18,490 00
Minnesota & Iowa R.R. 3½s, . . .	25,000	25,625 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	40,000	42,000 00	41,700 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,650 00	11,750 00
Old Colony R.R. 4s,	25,000	27,875 00	28,375 00
Rumford Falls & Rangeley Lakes R.R. 5s,	25,000	30,000 00	29,000 00
Upper Coos R.R. 4½s,	40,000	46,000 00	45,400 00
	\$394,000	\$432,100 00	\$422,200 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$100,000	\$116,000 00	\$114,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,244 03	2 per cent.	\$52,000 00	4½ per cent.	\$684,467 26	5 per cent.
61,152 95	3½ “	25,000 00	4½ “	48,274 00	5½ “
62,000 00	3¾ “	405,850 00	4½ “	77,865 50	6 “
405,055 00	4 “	25,000 00	4½ “	6,930 00	7 “

Amount invested in real estate for banking purposes,	\$2,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	55,240 00
Assessed value of the same,	66,770 00
Number of loans which are of an amount not exceeding \$3,000 each, 367	
Aggregate amount of the same,	434,196 00

Hingham Institution for Savings—Concluded.

Total number of loans upon real estate,	467	
Amount of investments from which no income is received,		\$29,022 95
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		115,817 00
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable the following day.		
Rate and amount of each semi-annual dividend { 2 per cent., \$47,777 20 } during the year ending Oct. 31, 1901, . . { 2 per cent., 47,828 26 }		95,605 46
Number of accounts opened during the year ending Oct. 31, 1901,	437	
Number of accounts closed during the year ending Oct. 31, 1901,	371	
Total number of open accounts Oct. 31, 1901,	4,940	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),		5,825 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		198,899 12
Number of same,	2,168	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		285,491 77
Number of same,	2,715	
Date of examination by commissioner: June 24.		

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 52.

GEORGE A. BARTLETT, *President.*ORRIN THOMSON, *Treasurer.*ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE A. BARTLETT,

URIEL CUTLER,

JAMES H. LELAND,

WILLIAM DANIELS,

JOSEPH H. DEWING.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,500 00	Deposits, . . .	\$343,787 64
Bank stock, as per schedule, .	21,777 50	Guaranty fund, .	17,400 00
Loan on bank stock, . . .	1,300 00	Interest account, .	16,741 79
Railroad bonds, as per schedule, .	23,000 00	Surplus account, .	12,000 00
Real estate (for banking purposes), . . .	5,500 00		
Real estate by foreclosure, . . .	9,130 00		
Loans on real estate, . . .	220,364 00		
Loans on personal security, . .	27,919 50		
Loans to counties, cities or towns (notes), . . .	29,710 00		
Deposits in banks, on interest, .	30,166 23		
Deposit in bank, not on interest, .	5,836 93		
Tax account, . . .	442 59		
Insurance account, . . .	123 00		
Notes receivable,* . . .	135 00		
Furniture and safe, . . .	258 22		
Cash on hand, . . .	4,766 46		
	\$389,929 43		\$389,929 43

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$15,867 45
National Bank of the Commonwealth, Boston,	14,298 78
Framingham National Bank, South Framingham,	5,836 93

Loan on Bank Stock :—

35 shares Central National Bank, Boston,	\$1,300 00
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Holliston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Hampshire 6s,	\$2,500	\$2,525 00	\$2,500 00
County of Middlesex, Mass., 4s,	1,000	1,005 00	1,000 00
City of Milwaukee, Wis., 5s,	4,000	4,320 00	4,000 00
of Quincy, Mass., 3½s,	1,000	1,005 00	1,000 00
Town of Wayland, Mass., 4s,	1,000	1,005 00	1,000 00
	\$9,500	\$9,860 00	\$9,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone Nat'l Bank, Boston,	\$115	\$25 00	\$115 00
34	N'l B'k of the Commonwealth, Boston,	3,400	6,664 00	3,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,462 50
24	State National Bank, Boston,	2,400	2,664 00	2,400 00
30	Home National B'k, Brockton,	3,000	5,250 00	3,000 00
30	Franklin Nat'l Bank, Franklin,	3,000	3,510 00	3,000 00
60	Holliston N'l Bank, Holliston,	1,500	600 00	1,500 00
15	Peoples N'l B'k, Marlborough,	1,500	1,725 00	1,500 00
20	Blue Hill Nat'l Bank, Milton,	2,000	2,600 00	2,000 00
24	Framingham National Bank, South Framingham,	2,400	3,600 00	2,400 00
		\$21,815	\$30,388 00	\$21,777 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 7s,	\$5,000	\$5,250 00	\$5,000 00
Fitchburg R.R. 5s,	4,000	4,080 00	4,000 00
Maine Central R.R. 4s,	4,000	4,200 00	4,000 00
New York & New England R.R. 6s,	10,000	10,725 00	10,000 00
	\$23,000	\$24,255 00	\$23,000 00

Holliston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,102 00	0 per cent.	\$2,000 00	3 $\frac{3}{4}$ per cent.	\$17,100 00	5 $\frac{1}{2}$ per cent.
30,166 23	2 “	10,810 00	4 “	138,351 50	6 “
16,900 00	3 $\frac{1}{2}$ “	86,300 00	5 “		

Amount invested in real estate for banking purposes,	\$5,500 00
Estimated value of the same,	6,300 00
Assessed value of the same,	6,300 00
Net income received from same during year ending Oct. 31, 1901, . . .	216 27
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	9,130 00
Assessed value of the same,	12,840 00
Number of loans which are of an amount not exceeding \$3,000 each, 321	
Aggregate amount of the same,	228,461 50
Total number of loans upon real estate,	268
Amount of investments from which no income is received,	9,582 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	17,939 84
Times for the dividends fixed by the by-laws: first Tuesday in June and December; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,690 52 } during the year ending Oct. 31, 1901, { 2 per cent., 6,595 76 }	13,286 28
Number of accounts opened during the year ending Oct. 31, 1901, . . .	112
Number of accounts closed during the year ending Oct. 31, 1901, . . .	121
Total number of open accounts Oct. 31, 1901,	1,066
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,258 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	58,465 90
Number of same,	759
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	75,961 04
Number of same,	1,061
Date of examination by commissioner: April 4.	

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 71.

GEORGE W. PRENTISS, *President.*

C. W. JOHNSON, *Treasurer.*

A. G. MAGNA, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. PRENTISS,

WILLIAM WHITING,

ROBERT RUSSELL,

M. H. WHITCOMB.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Thursdays,
7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$690,100 00	Deposits, . . .	\$4,243,110 96
Bank stock, as per schedule, . . .	253,060 00	Guaranty fund, . . .	174,000 00
Loans on bank stock, . . .	3,000 00	Interest account, . . .	76,547 59
Railroad bonds, as per schedule, . . .	1,023,000 00	Profit and loss ac-	
Real estate by foreclosure, . . .	18,677 00	count, . . .	8,126 03
Loans on real estate, . . .	1,710,335 00		
Loans on personal security, . . .	290,585 00		
Loans to counties, cities or towns			
(notes), . . .	225,000 00		
Loans on depositors' books, . . .	900 00		
Deposits in banks, on interest, . . .	195,604 96		
Expense account, . . .	3,261 57		
Premium account, . . .	37,320 00		
Furniture and fixtures, . . .	4,000 00		
Cash on hand, . . .	46,941 05		
	\$4,501,784 58		\$4,501,784 58

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$25,496 99
City National Bank, Holyoke,	25,015 01
Holyoke National Bank, Holyoke,	74,524 66
Home National Bank, Holyoke,	10,000 00
Northampton National Bank, Northampton,	15,082 47
Hampshire County National Bank, Northampton,	5,000 00
First National Bank, Northampton,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	20,485 83
Ware National Bank, Ware,	10,000 00

Holyoke Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

27 shares Holyoke National Bank, Holyoke,	\$2,500 00
10 shares City National Bank, Holyoke,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 4s, . . .	\$40,000	\$40,200 00	\$40,000 00
of Middlesex, Mass., 4s, . . .	10,000	10,750 00	10,000 00
of Windham, Conn., 3½s, . . .	15,000	15,000 00	15,000 00
City of Akron, Ohio, 5s, . . .	21,000	21,420 00	21,000 00
of Auburn, Me., 5s, . . .	6,000	6,270 00	6,000 00*
of Bangor, Me., 6s, . . .	1,000	1,080 00	1,000 00
of Bay City, Mich., 5s, . . .	35,500	36,150 00	35,500 00
of Bay City, Mich., 8s, . . .	1,500	1,775 00	1,500 00
of Boston, Mass., 5s, . . .	2,000	2,100 00	2,000 00
of Boston, Mass., 6s, . . .	16,000	16,550 00	16,000 00
of Canton, Ohio, 4s, . . .	15,000	15,550 00	15,000 00
of Cleveland, Ohio, 5s, . . .	27,000	27,700 00	27,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,050 00	5,000 00
of Detroit, Mich., 6s, . . .	4,000	4,400 00	4,000 00
of Detroit, Mich., 7s, . . .	11,000	11,900 00	11,000 00
of East Saginaw, Mich., 5s, . . .	8,000	8,125 00	8,000 00
of Fall River, Mass., 4s, . . .	25,000	26,125 00	25,000 00
of Fall River, Mass., 5s, . . .	5,000	5,500 00	5,000 00
of Fall River, Mass., 6s, . . .	7,000	7,600 00	7,000 00
of Fort Wayne, Ind., 4½s, . . .	22,000	24,500 00	22,000 00
of Grand Rapids, Mich., 5s, . . .	2,000	2,050 00	2,000 00
of Holyoke, Mass., 4s, . . .	2,000	2,100 00	2,000 00
of Kansas City, Mo., 4½s, . . .	25,000	28,250 00	25,000 00
of Laconia, N. H., 4s, . . .	5,000	5,300 00	5,000 00
of Lewiston, Me., 5s, . . .	2,000	2,400 00	2,000 00
of Middletown, Conn., 4s, . . .	10,000	10,750 00	10,000 00
of Milwaukee, Wis., 5s, . . .	63,000	64,400 00	63,000 00
of Minneapolis, Minn., 4½s, . . .	25,000	27,700 00	25,000 00
of Minneapolis, Minn., 7s, . . .	7,000	7,000 00	7,000 00
of Minneapolis, Minn., 8s, . . .	5,000	5,750 00	5,000 00
of New Bedford, Mass., 4s, . . .	6,000	6,720 00	6,000 00
of New Bedford, Mass., 5s, . . .	5,000	5,050 00	5,000 00
of Newton, Mass., 6s, . . .	1,000	1,075 00	1,000 00
of Northampton, Mass., 4s, . . .	22,500	22,500 00	22,500 00
of Portland, Me., 6s, . . .	14,000	16,000 00	14,000 00
of Quincy, Mass., 3½s, . . .	5,000	5,000 00	5,000 00
of Rochester, N. Y., 7s, . . .	4,000	4,160 00	4,000 00
of Rockford, Ill., 4½s, . . .	17,500	18,500 00	17,500 00
of Saginaw, Mich., 4s, . . .	35,500	37,000 00	35,500 00
of Saginaw, Mich., 4½s, . . .	39,000	42,900 00	39,000 00
of Saginaw, Mich., 5s, . . .	9,600	9,775 00	9,600 00
of Salem, Mass., 4s, . . .	6,000	6,036 00	6,000 00
of Springfield, Ohio, 5s, . . .	21,000	22,450 00	21,000 00
of Springfield, Ohio, 6s, . . .	2,000	2,020 00	2,000 00

* Legal investments when made.

Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of St. Louis, Mo., 6s, . . .	\$39,000	\$42,475 00	\$39,000 00
of Terre Haute, Ind., 6s, . . .	10,000	11,025 00	10,000 00
of Waterbury, Conn., 4s, . . .	4,000	4,075 00	4,000 00
of Youngstown, Ohio, 5s, . . .	2,000	2,050 00	2,000 00
of Youngstown, Ohio, 6s, . . .	4,000	4,200 00	4,000 00
Town of Exeter, N. H., 4s, . . .	2,000	2,000 00	2,000 00
of Fairfield, Conn., 3½s, . . .	9,000	9,250 00	9,000 00*
of Monson, Mass., 4s, . . .	4,000	4,040 00	4,000 00
of Wellesley, Mass., 4s, . . .	4,000	4,020 00	4,000 00
of Winthrop, Mass., 5s, . . .	1,000	1,040 00	1,000 00
	\$690,100	\$726,806 00	\$690,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	First Nat'l Bank, Adams, . . .	\$2,200	\$2,750 00	\$2,200 00
20	Greylock Nat'l Bank, Adams, . .	2,000	3,500 00	2,000 00
50	First Nat'l Bank, Amherst, . . .	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol, . .	2,000	3,300 00	2,000 00
54	First Nat'l Bank, Chicopee, . . .	5,400	7,020 00	6,700 00
38	Conway Nat'l Bank, Conway, . . .	3,800	3,800 00	3,800 00
21	First Nat'l Bank, Easthampton, . .	2,100	2,100 00	2,100 00
37	Rollstone N'l B'k, Fitchburg, . .	3,700	4,995 00	3,700 00
5	First Nat'l Bank, Greenfield, . . .	500	750 00	500 00
48	Franklin Co. N'l B'k, Greenfield, . .	4,800	4,896 00	4,800 00
2	First Nat'l Bank, Haverhill, . . .	200	300 00	200 00
1	Merrimack N'l B'k, Haverhill, . . .	100	155 00	100 00
38	City National Bank, Holyoke, . . .	3,800	4,370 00	3,790 00
246	Hadley Falls N'l B'k, Holyoke, . . .	24,600	31,980 00	30,750 00
400	Holyoke Nat'l Bank, Holyoke, . . .	40,000	60,000 00	41,800 00
71	Home Nat'l Bank, Holyoke, . . .	7,100	8,165 00	7,100 00
17	Railroad Nat'l Bank, Lowell, . . .	1,700	2,125 00	1,700 00
25	Monson Nat'l Bank, Monson, . . .	2,500	3,125 00	2,500 00
5	First N'l B'k, Newburyport, . . .	500	625 00	500 00
90	First N'l B'k, Northampton, . . .	9,000	11,250 00	11,070 00
37	Hampshire County Nat'l Bank, Northampton, . . .	3,700	3,700 00	3,700 00
50	Northampton National Bank, Northampton, . . .	5,000	10,000 00	8,900 00
38	Palmer Nat'l Bank, Palmer, . . .	3,800	3,800 00	3,800 00
6	Pittsfield Nat'l B'k, Pittsfield, . .	600	918 00	570 00

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Agawam N'l B'k, Springfield,	\$3,000	\$3,000 00	\$3,000 00
117	Chicopee N'l B'k, Springfield,	11,700	17,550 00	15,300 00
15	City Nat'l Bank, Springfield, .	1,500	2,130 00	1,500 00
178	First Nat'l Bank, Springfield, .	17,800	18,690 00	18,690 00
30	John Hancock National Bank, Springfield, .	3,000	3,000 00	3,150 00
50	Second N'l B'k, Springfield, .	5,000	6,500 00	6,500 00
25	Springfield Nat'l B'k, Springfield, .	2,500	4,750 00	2,500 00
215	Third Nat'l Bank, Springfield,	21,500	47,300 00	33,500 00
97	Townsend N'l B'k, Townsend,	9,700	11,640 00	11,640 00
26	Ware Nat'l Bank, Ware, .	2,600	2,756 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	520 00	400 00
50	First Nat'l Bank, Worcester, .	5,000	9,500 00	5,000 00
		\$217,800	\$308,460 00	\$253,060 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$42,000	\$46,000 00	\$42,000 00
Boston & Lowell R.R. 4s, .	24,000	24,600 00	24,000 00
Boston, Concord & Montreal R.R. 6s,	11,000	13,100 00	11,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	26,500 00	25,000 00
Boyer Valley R.R. 3½s, .	20,000	20,200 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	60,000	62,000 00	60,000 00
Chic., Burlington & Quincy R.R. 7s,	100,000	105,000 00	100,000 00
Eastern R.R. 6s, .	65,000	72,400 00	65,000 00
Erie & Pittsburgh R.R. 3½s, .	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s, .	50,000	52,600 00	50,000 00
Fitchburg R.R. 5s, .	97,000	103,400 00	97,000 00
Hannibal & St. Joseph R.R. 6s,	5,000	5,800 00	5,000 00
Holyoke & Westfield R.R. 4s, .	50,000	52,250 00	50,000 00
Illinois Central R.R. 3½s, .	95,000	95,900 00	95,000 00
Illinois Central R.R. 4s, .	55,000	62,000 00	55,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, .	17,000	19,700 00	17,000 00
Maine Central R.R. 7s, .	19,000	24,500 00	19,000 00
Michigan Central R.R. 5s, .	3,000	3,000 00	3,000 00
Michigan Central R.R. 7s, .	28,000	28,500 00	28,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	2,000	2,100 00	2,000 00

Holyoke Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New Haven & Northampton R.R. 5s,	\$2,000	\$2,250 00	\$2,000 00
New York Central & Hudson River R.R. 7s,	22,000	22,800 00	22,000 00
New York & New England R.R. 6s,	35,000	37,500 00	35,000 00
New York & New England R.R. 7s,	50,600	55,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	28,000	28,980 00	28,000 00
Ottumwa, Cedar Falls & St. P. R.R. 5s,	7,000	7,600 00	7,000 00
Penobscot Shore Line R.R. 4s, . .	13,000	13,900 00	13,000 00
Portland & Ogdensburg R.R. 3½s, .	10,000	10,000 00	10,000 00
Syracuse, Bing. & N. Y. R.R. 7s, .	4,000	4,500 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	24,000	24,400 00	24,000 00
Vermont Valley R.R. 5s,	5,000	5,500 00	5,000 00
	\$1,023,000	\$1,088,180 00	\$1,023,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,496 99	2 per cent.	\$10,000 00	3 ⁷ / ₂₀ per cent.	\$15,000 00	4½ per cent.
130,025 50	3 “	10,000 00	3 ³ / ₅ “	110,000 00	4½ “
30,000 00	3½ “	65,082 47	3½ “	1,711,035 00	5 “
50,000 00	3½ “	15,000 00	3½ “	74,785 00	5½ “
80,000 00	3½ “	45,000 00	4 “	44,000 00	6 “
10,000 00	3 ³ / ₁₀ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$18,677 00
Assessed value of the same,	19,880 00
Net income received from same during year ending Oct. 31, 1901, . . .	467 43
Number of loans which are of an amount not exceeding \$3,000 each, 360	
Aggregate amount of the same,	474,045 00
Total number of loans upon real estate,	438
Amount of investments from which no income is received,	5,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	208,730 54
Times for the dividends fixed by the by-laws: third Monday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$68,509 54 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 69,912 99 }	138,422 53
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,030
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,551
Total number of open accounts Oct. 31, 1901,	10,790

Holyoke Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$9,031 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	832,717 00
Number of same,	16,692
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	812,483 79
Number of same,	10,994
Date of examination by commissioner: February 27.	

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 40.

CHARLES H. ALLEN, *President.*

CHARLES J. HAYDEN, *Treasurer.*

CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN,

NEWTON TALBOT,

HENRY C. JACKSON,

THOMAS F. TEMPLE,

ALBERT T. WHITING,

EDWARD H. DUNN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$108,375 00	Deposits,	\$8,265,647 44
Loan on public funds, . . .	25,000 00	Guaranty fund, . . .	412,000 00
Bank stock, as per schedule, .	222,018 00	Interest account, . .	66,658 84
Loans on bank stock,	13,800 00	Profit and loss account,	61,518 12
Railroad bonds, as per schedule, .	583,500 00	Rent account,	350 00
Loan on railroad bonds, . . .	4,500 00		
Loan on railroad stock, . . .	15,000 00		
Boston Terminal Co. bonds, . .	30,000 00		
Real estate by foreclosure, . .	2,700 00		
Loans on real estate,	4,518,200 00		
Loans on personal security, . .	2,880,188 27		
Loans to counties, cities or towns (notes),	113,110 93		
Deposits in banks, on interest, .	277,637 92		
Expense account,	1,531 22		
Suspense account,	75 82		
Notes receivable,*	4,801 00		
Cash on hand,	5,736 24		
	\$8,806,174 40		\$8,806,174 40

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$150,000 46
Third National Bank, Boston,	37,348 33
Massachusetts Loan and Trust Company, Boston,	90,289 13

Loan on Public Funds:—

\$25,000 City of Newton, Mass., 4s,	\$25,000 00
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Loans on Bank Stock, amount on each:—

50 shares Wachusett National Bank, Fitchburg,	\$4,800 00
90 shares Atlantic National Bank, Boston,	9,000 00

Home Savings Bank — Continued.

Loan on Railroad Bonds:—

\$5,000 Chicago, Burlington & Quincy R.R., \$4,500 00

Loan on Railroad Stock:—

100 shares Boston & Albany R.R., \$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich, 8s,	\$4,500	\$5,660 00	\$4,500 00
of Brockton, Mass., 4s,	11,000	11,115 00	11,000 00
of Gloucester, Mass., 4s,	1,875	1,875 00	1,875 00
of Lynn, Mass., 4s,	27,000	28,185 00	27,000 00
of Northampton, Mass., 4s,	25,000	25,000 00	25,000 00
of Sioux City, Iowa, 4½s,	4,000	4,200 00	4,000 00*
of Springfield, Mass., 7s,	1,000	1,047 50	1,000 00
of Woburn, Mass., 4s,	3,000	3,022 50	3,000 00
Town of Hyde Park, Mass., 4s,	31,000	31,537 50	31,000 00
	\$108,375	\$111,642 50	\$108,375 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, . .	\$5,000	\$6,100 00	\$5,000 00
200	Atlas National Bank, Boston, . .	20,000	21,400 00	20,000 00
66	Blackstone N'l Bank, Boston, . .	1,518	330 00	418 00
23	Continental N'l Bank, Boston, . .	—	115 00	—
100	Eliot National Bank, Boston, . .	10,000	15,000 00	10,000 00
125	First National Bank, Boston, . .	12,500	21,875 00	12,500 00
62	Freemans Nat'l Bank, Boston, . .	6,200	6,262 00	6,200 00
200	Merchants N'l Bank, Boston, . .	20,000	35,000 00	20,000 00
75	Mt. Vernon N'l B'k, Boston, . .	7,500	7,275 00	7,500 00
150	N'l B'k of Redemption, Boston, . .	15,000	18,750 00	15,000 00
200	N'l B'k of the Republic, Boston, . .	20,000	30,200 00	20,000 00
50	N'l Market Bank of Brighton, Boston,	5,000	5,000 00	5,000 00
125	National Union Bank, Boston, . .	12,500	18,875 00	12,500 00
33	Nat'l Webster Bank, Boston, . .	3,300	3,432 00	3,300 00
200	New England N'l B'k, Boston, . .	20,000	28,800 00	20,000 00
400	Second National Bank, Boston, . .	40,000	72,000 00	40,000 00
100	Shoe & Leather N'l B'k, Boston, . .	10,000	15,000 00	10,000 00
100	State National Bank, Boston, . .	10,000	11,100 00	10,000 00
46	Suffolk National Bank, Boston, . .	4,600	5,290 00	4,600 00
		\$223,118	\$321,804 00	\$222,018 00

Home Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$14,000	\$15,400 00	\$14,000 00
Albany & Susquehanna R.R. 7s, .	5,000	5,700 00	5,000 00
Chic., Burlington & Quincy R.R. 7s,	108,000	113,940 00	108,000 00
Dexter & Piscataquis R.R. 4s, .	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	88,000	94,660 00	88,000 00
Fitchburg R.R. 5s,	59,000	60,390 00	59,000 00
Joliet & Northern Indiana R.R. 7s, .	10,000	11,500 00	10,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	75,500	87,580 00	75,500 00
Michigan Central R.R. 5s, . . .	15,000	15,000 00	15,000 00
Michigan Central R.R. 6s, . . .	15,000	17,550 00	15,000 00
Michigan Central R.R. 7s, . . .	50,000	50,500 00	50,000 00
New York Central & Hudson River R.R. 7s,	48,000	49,920 00	48,000 00
New York & New England R.R. 6s,	5,000	5,375 00	5,000 00
New York & New England R.R. 7s,	66,000	72,930 00	66,000 00
Old Colony R.R. 4s,	15,000	17,025 00	15,000 00
	\$583,500	\$628,470 00	\$583,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$34,800 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$187,348 79	2½ per cent.	\$80,000 00	3½ per cent.	\$85,000 00	4¾ per cent.
90,289 13	3 " "	55,000 00	3¾ " "	30,000 00	4¾ " "
40,000 00	3½ " "	1,993,189 02	4 " "	921,300 00	5 " "
9,846 00	3¾ " "	37,413 55	4½ " "	6,200 00	5½ " "
914,456 25	3½ " "	1,144,850 00	4½ " "	13,500 00	5½ " "
74,818 75	3½ " "	1,850,251 63	4½ " "	13,775 00	6 " "
305,000 00	3½ " "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,700 00
Assessed value of the same,	3,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 157	
Aggregate amount of the same,	259,800 00
Total number of loans upon real estate,	435

Home Savings Bank — Concluded.

Amount of investments from which no income is received,	\$4,801 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	372,647 74
Times for the dividends fixed by the by-laws: second Wednesday in April and October, payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$131,006 92 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 134,799 16 }	265,806 08
Number of accounts opened during the year ending Oct. 31, 1901,	2,640
Number of accounts closed during the year ending Oct. 31, 1901,	1,770
Total number of open accounts Oct. 31, 1901,	26,375
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	25,948 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,773,358 48
Number of same,	19,912
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,619,277 55
Number of same,	17,830
Date of examination by commissioner: April 17 and 18.	

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.*

W. W. RICHMOND, *Treasurer.*

H. E. WETHERBEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. H. FAIRFIELD,

W. W. BUTLER,

TIMOTHY COLLINS.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays until 6 P.M., except June, July, August, September and October, close at 4.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$42,000 00	Deposits,	\$1,191,426 66
Bank stock, as per schedule, .	7,200 00	Guaranty fund, . .	26,787 39
Railroad bonds, as per schedule, .	80,000 00	Interest account, .	13,303 91
Boston Terminal Co. bonds, . .	10,000 00	Due on mortgage	
Real estate (for banking pur-		loans,	11,628 74
poses),	99,755 36		
Real estate by foreclosure, . .	3,969 15		
Loans on real estate,	791,681 88		
Loans on personal security, . .	182,045 50		
Loans on depositors' books, . .	125 00		
Deposits in banks, not on interest,	8,358 12		
Interest account,	1,433 53		
Furniture and fixtures, . . .	7,000 00		
Premium account,	6,200 00		
Cash on hand,	3,378 16		
	<u>\$1,243,146 70</u>		<u>\$1,243,146 70</u>

Cash on Deposit in Banks, amount in each :—

Adams National Bank, North Adams,	\$5,372 96
Berkshire National Bank, North Adams,	2,985 16

Hoosac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$12,400 00	\$10,000 00
of Cleveland, Ohio, 4s, . . .	2,000	2,100 00	2,000 00*
of Columbus, Ohio, 4s, . . .	1,000	1,025 00	1,000 00*
of Lynn, Mass., 3½s, . . .	2,000	2,012 50	2,000 00
of Lynn, Mass., 4s, . . .	2,000	2,005 00	2,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,600 00	5,000 00*
of Terre Haute, Ind., 4½s, . . .	5,000	5,265 00	5,000 00
of Waltham, Mass, 4s, . . .	5,000	5,000 00	5,000 00
of Wilkes-Barre, Pa., 3½s, . . .	10,000	10,400 00	10,000 00
	\$42,000	\$45,807 50	\$42,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams Nat'l Bank, No. Adams,	\$1,900	\$2,185 00	\$1,900 00
53	Berkshire N'l B'k, No. Adams,	5,300	5,671 00	5,300 00
		\$7,200	\$7,856 00	\$7,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,200 00	\$10,000 00
Chic., Burlington & Quincy R.R. 4s, .	15,000	15,675 00	15,000 00
Fitchburg R.R. 4s,	5,000	5,600 00	5,000 00
Illinois Central R.R. 3½s,	25,000	25,250 00	25,000 00
Illinois Central R.R. 4s,	5,000	5,700 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	21,075 00	20,000 00
	\$80,000	\$83,500 00	\$80,000 00

Hoosac Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$925,706 36	5 per cent.	\$48,146 02	6 per cent.	—	—

Amount invested in real estate for banking purposes,	\$99,755 36
Estimated value of the same,	120,000 00
Assessed value of the same,	83,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	2,416 23
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,969 15
Assessed value of the same,	3,375 00
Number of loans which are of an amount not exceeding \$3,000 each, 375	
Aggregate amount of the same,	425,016 38
Total number of loans upon real estate,	345
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	56,512 10
Times for the dividends fixed by the by-laws: June 1 and December 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,477 38 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 21,448 76 }	41,926 14
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,167
Number of accounts closed during the year ending Oct. 31, 1901, . . .	906
Total number of open accounts Oct. 31, 1901,	4,652
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,005 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	405,980 30
Number of same,	6,547
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	347,642 76
Number of same,	4,120
Date of examination by commissioner: April 24.	

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 30.

LOWELL B. MAYBRY, *President.*FRED A. WOOD, *Treasurer.*FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES L. CLAFLIN,

LOWELL B. MAYBRY,

ALONZO COBURN,

WILLIAM A. FRAIL,

MARTIN V. PHIPPS,

J. DAVID STEWART.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$26,000 00	Deposits, . . .	\$340,659 01
Bank stock, as per schedule, .	57,471 00	Guaranty fund, .	17,703 71
Railroad bonds, as per schedule, .	118,843 75	Profit and loss account, . . .	17,291 81
Real estate by foreclosure, .	9,451 36		
Loans on real estate, . . .	106,555 04		
Loans on personal security, .	40 00		
Loans to counties, cities or towns (notes),	20,800 00		
Deposit in bank, on interest, .	15,431 35		
Deposit in bank, not on interest, .	1,000 00		
Expense account,	897 42		
Cash on hand,	19,164 61		
	\$375,654 53		\$375,654 53

Cash on Deposit in Bank :—

Hopkinton National Bank, Hopkinton, \$16,431 35

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$10,825 00	\$10,000 00
County of Aroostook, Me., 4½s,	5,000	5,550 00	5,000 00
City of Bangor, Me., 6s,	5,000	5,462 50	5,000 00
of Portland, Me., 6s,	6,000	6,855 00	6,000 00
	\$26,000	\$28,692 50	\$26,000 00

Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,750 00	\$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,100 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	6,527 00	7,015 00
50	Colonial Nat'l Bank, Boston, .	5,000	7,500 00	7,500 00
50	Continental N'l Bank, Boston,	-	250 00	-
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,950 00	1,950 00
16	Howard Nat'l Bank, Boston, .	1,072	240 00	1,072 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,750 00
15	N'l B'k of the Republic, Boston,	1,500	2,265 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,400 00	1,250 00
9	N'l Hide & Leather B'k, Boston,	900	1,116 00	900 00
25	National Revere Bank, Boston,	475	75 00	-
48	Nat'l Shawmut Bank, Boston, .	4,800	9,600 00	7,200 00
60	Shawmut Nat'l Bank, Boston, .	-	60 00	-
25	Franklin N'l Bank, Franklin, .	2,500	2,925 00	2,750 00
5	Natick National Bank, Natick,	500	600 00	500 00
54	Quinsigamond National Bank, Worcester,	5,400	7,020 00	7,964 00
20	Worcester N'l B'k, Worcester,	2,000	3,600 00	3,920 00
		\$43,747	\$59,228 00	\$57,471 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,750 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	11,275 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,700 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 7s,	5,000	5,306 25	5,306 25
Concord & Montreal R.R. 4s, . .	10,000	10,950 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,137 50	5,000 00
Illinois Central R.R. 3s,	5,000	4,537 50	4,537 50
Illinois Central R.R. 3½s, . . .	15,000	15,150 00	15,000 00
Joliet & Northern Indiana R.R. 7s, .	5,000	5,875 00	5,000 00
Maine Central R.R. 4½s,	1,000	1,100 00	1,000 00
Michigan Central R.R. 5s,	1,000	1,005 00	1,000 00
Michigan Central R.R. 7s,	6,000	6,090 00	6,000 00
Newport & Richford R.R. 5s, . . .	10,000	10,750 00	10,000 00*
Portland & Rumford Falls R.R. 4s,	15,000	16,350 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	6,000	7,920 00	6,000 00
	\$119,000	\$128,096 25	\$118,843 75

* A legal investment when made.

Hopkinton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,431 35	2½ per cent.	\$16,500 00	4½ per cent.	\$9,200 00	5½ per cent.
20,000 00	3¼ “	41,100 00	5 “	36,795 04	6 “
3,800 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$9,451 36
Assessed value of the same,	13,654 00
Net income received from same during year ending Oct. 31, 1901, . . .	171 00
Number of loans which are of an amount not exceeding \$3,000 each, 114	
Aggregate amount of the same,	73,555 04
Total number of loans upon real estate,	121
Amount of investments from which no income is received,	1,471 26
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	16,297 89
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,605 44 } during the year ending Oct. 31, 1901, . { 2 per cent., 6,502 89 }	13,108 33
Number of accounts opened during the year ending Oct. 31, 1901,	100
Number of accounts closed during the year ending Oct. 31, 1901,	111
Total number of open accounts Oct. 31, 1901,	1,106
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,128 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	43,897 88
Number of same,	700
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	55,344 06
Number of same,	774
Date of examination by commissioner: March 21.	

HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 36.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDMUND M. STOWE,

JOSEPH S. BRADLEY,

GEORGE B. COCHRAN,

HENRY TOWER,

JOHN H. ROBINSON.

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 4.30 P.M.;
also 6 to 8 P.M. on Saturday.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$135,450 00	Deposits,	\$1,217,816 51
Bank stock, as per schedule, .	46,729 00	Guaranty fund, .	37,000 00
Loans on bank stock, . . .	1,000 00	Interest account, .	6,693 88
Railroad bonds, as per schedule, .	339,000 00	Profit and loss account,	10,756 99
Boston Terminal Co. bonds, .	20,000 00	Real estate, rents and expenses, . . .	93 25
Real estate (for banking purposes),	43,853 62		
Real estate by foreclosure, .	14,165 03		
Loans on real estate,	557,165 00		
Loans on personal security, .	9,375 00		
Loans to counties, cities or towns (notes),	59,400 00		
Deposits in banks, on interest, .	15,300 00		
Deposits in banks, not on interest, .	29 92		
Expense account,	260 44		
Premium account,	25,000 00		
Real estate by foreclosure, rents and expenses,	536 89		
Furniture and fixtures, . . .	4,000 00		
Cash on hand,	1,095 73		
	<u>\$1,272,360 63</u>		<u>\$1,272,360 63</u>

Cash on Deposit in Banks, amount in each:—

Old Colony Trust Company, Boston,	\$5,900 24
Hudson National Bank, Hudson,	9,429 68

Loans on Bank Stock, amount on each:—

8 shares Hudson National Bank, Hudson,	\$500 00
6 shares National Rockland Bank, Roxbury,	500 00

Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$10,000	\$11,200 00	\$10,000 00*
City of Bay City, Mich., 5s, . .	5,000	5,925 00	5,000 00
of Brockton, Mass., 4s, . .	20,000	22,468 75	20,000 00
of Chelsea, Mass., 4s, . .	5,000	5,062 50	5,000 00
of Chicago, Ill., 4s, . .	5,000	5,450 00	5,000 00
of Chicopee, Mass., 4s, . .	4,000	4,480 00	4,000 00
of Columbus, Ohio, 4s, . .	4,000	4,020 00	4,000 00*
of Fall River, Mass., 5s, . .	5,000	5,587 50	5,000 00
of Grand Rapids, Mich., 5s, . .	5,000	5,175 00	5,000 00
of Kansas City, Mo., 4½s, . .	15,000	16,875 00	15,000 00
of Malden, Mass., 4s, . .	5,450	5,585 75	5,450 00
of Marlborough, Mass., 4s, . .	10,000	11,250 00	10,000 00
Town of Billerica, Mass., 4s, . .	10,000	11,400 00	10,000 00
of Clinton, Mass., 4s, . .	12,000	12,480 00	12,000 00
of Melrose, Mass., 4s, . .	10,000	10,700 00	10,000 00
of Wellingford, Conn., 3.65s, . .	10,000	10,600 00	10,000 00
	\$135,450	\$148,259 50	\$135,450 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
23	Blackstone N'l Bank, Boston, .	\$529	\$115 00	\$429 00
25	Merchants N'l Bank, Boston,	2,500	4,375 00	2,500 00
10	N'l B'k of Commerce, Boston,	1,000	1,260 00	1,000 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,852 00	2,300 00
25	Nat'l Union Bank, Boston, .	2,500	3,775 00	2,500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
37	Old Boston N'l B'k, Boston, .	3,700	3,663 00	3,700 00
4	Shoe & Leather N'l B'k, Boston,	400	600 00	400 00
60	State Nat'l Bank, Boston, .	6,000	6,660 00	6,000 00
30	Third National Bank, Boston, .	3,000	3,180 00	3,000 00
10	Tremont Nat'l Bank, Boston, .	500	100 00	200 00
52	First National Bank, Chelsea, .	5,200	5,200 00	5,200 00
75	Hudson Nat'l Bank, Hudson, .	7,500	9,150 00	7,500 00
50	National City Bank, Lynn, .	5,000	7,750 00	5,000 00
50	People's N'l B'k, Marlborough,	5,000	5,850 00	5,000 00
		\$47,129	\$56,610 00	\$46,729 00

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$11,000 00	\$10,000 00
Albany & Susquehanna R.R. 7s, .	15,000	17,100 00	15,000 00
Bennington & Rutland R.R. 4½s, .	10,000	11,000 00	10,000 00
Boston & Maine R.R. 4s, .	16,000	18,400 00	16,000 00
Cedar Rapids & Missouri River R.R. 7s, .	1,000	1,385 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s, .	10,000	10,200 00	10,000 00
Chicago & Northwestern R.R. 7s, .	10,000	12,775 00	10,000 00
Concord & Montreal R.R. 4s, .	10,000	10,962 50	10,000 00
Eastern R.R. 6s, .	5,000	5,575 00	5,000 00
Fitchburg R.R. 4s, .	10,000	10,950 00	10,000 00
Fitchburg R.R. 5s, .	11,000	12,017 50	11,000 00
Grafton & Upton R.R. 4s, .	5,000	4,750 00	5,000 00
Hannibal & St. Joseph R.R. 6s, .	10,000	11,900 00	10,000 00
Illinois Central R.R. 3½s, .	10,000	10,100 00	10,000 00
Illinois Central R.R. 4s, .	30,000	33,550 00	30,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, .	15,000	17,325 00	15,000 00
Maine Central R.R. 4s, .	19,000	19,973 75	19,000 00
Maine Central and European & North American R.R. 4s, .	1,000	1,200 00	1,000 00
Michigan Central R.R. 7s, .	5,000	5,075 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	8,000	9,495 00	8,000 00
Milwaukee, Lake Shore & Western R.R. 6s, .	1,000	1,350 00	1,000 00
New York & New England R.R. 6s, .	10,000	10,725 00	10,000 00
New York & New England R.R. 7s, .	5,000	5,512 50	5,000 00
New York, Lackawanna & Western R.R. 6s, .	8,000	10,760 00	8,000 00
Old Colony R.R. 4s, .	10,000	11,150 00	10,000 00
Penobscot Shore Line R.R. 4s, .	10,000	10,750 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,850 00	10,000 00
Rochester & Northern Minnesota R.R. 7s, .	6,000	7,200 00	6,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, .	5,000	6,000 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, .	21,000	27,720 00	21,000 00
Troy & Boston R.R. 7s, .	20,000	30,400 00	20,000 00
Upper Coos R.R. 4½s, .	10,000	11,450 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,040 00	2,000 00
Winona & St. Peter R.R. 7s, .	10,000	12,900 00	10,000 00
	\$339,000	\$393,541 25	\$339,000 00

Hudson Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,300 00	2 per cent.	\$8,000 00	4½ per cent.	\$35,185 00	6 per cent.
39,400 00	3½ “	272,190 00	5 “	750 00	7 “
12,000 00	4 “	258,665 00	5½ “	750 00	7½ “

Amount invested in real estate for banking purposes,	\$43,853 62
Estimated value of the same,	43,853 62
Assessed value of the same,	36,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,711 37
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,165 03
Assessed value of the same,	18,965 00
Number of loans which are of an amount not exceeding \$3,000 each, 319	
Aggregate amount of the same,	298,245 00
Total number of loans upon real estate, 345	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	58,444 69
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1¼ per cent., \$19,305 94 } during the year ending Oct. 31, 1901, { 1½ per cent., 20,044 71 }	39,350 65
Number of accounts opened during the year ending Oct. 31, 1901, . . .	629
Number of accounts closed during the year ending Oct. 31, 1901, . . .	372
Total number of open accounts Oct. 31, 1901,	3,792
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,617 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	220,875 00
Number of same,	3,946
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	189,030 89
Number of same,	2,237
Date of examination by commissioner: January 14.	

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 27.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE,

HENRY S. BUNTON,

WILLIAM J. STUART,

DAVID PERKINS,

FREDERICK N. TIRRELL.

Open for business every business day, 11 A.M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,000 00	Deposits, . . .	\$792,215 72
Bank stock, as per schedule, .	23,400 00	Guaranty fund, .	36,272 62
Railroad bonds, as per schedule,	121,000 00	Interest account, .	14,028 13
Real estate (for banking purposes), . . .	17,000 00	Profit and loss account, . . .	22,421 19
Real estate by foreclosure, . . .	6,164 88	Due on mortgage loans, . . .	1,915 02
Loans on real estate, . . .	391,828 94		
Loans on personal security, . . .	179,100 00		
Loans to counties, cities or towns (notes),	45,000 00		
Deposits in banks, on interest, .	77,252 10		
Expense account,	796 46		
Cash on hand,	4,310 30		
	\$866,852 68		\$866,852 68

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$24,094 47
Colonial National Bank, Boston,	32,187 16
National Shawmut Bank, Boston,	20,970 47

Hyde Park Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, .	\$1,000	\$1,002 50	\$1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
65	Colonial Nat'l Bank, Boston, .	\$6,500	\$9,750 00	\$6,500 00
8	Freemans Nat'l B'k, Boston, .	800	808 00	800 00
20	Merchants Nat'l Bk, Boston, .	2,000	3,500 00	2,000 00
31	N'l B'k of Commerce, Boston,	3,100	3,906 00	3,100 00
20	N'l B'k of Redemption, Boston,	2,000	2,500 00	2,000 00
19	N'l B'k of the Republic, Boston,	1,900	2,869 00	1,900 00
13	Nat'l Exchange B'k, Boston, .	1,300	1,820 00	1,300 00
11	N'l Hide & Leather B'k, Boston,	1,100	1,364 00	1,100 00
6	Second National Bank, Boston,	600	1,080 00	600 00
27	State National Bank, Boston, .	2,700	2,997 00	2,700 00
14	First Nat'l B'k, Newburyport,	1,400	1,750 00	1,400 00
		\$23,400	\$32,344 00	\$23,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$11,000	\$11,770 00	\$11,000 00
Boston & Maine R.R. 4s,	5,000	5,750 00	5,000 00
Boston, Winthrop & Shore R.R., 5s, .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s,	8,000	8,880 00	8,000 00
Fitchburg R.R. 5s,	1,000	1,020 00	1,000 00
Maine Central R.R. 7s,	29,000	37,700 00	29,000 00
Michigan Central R.R. 7s,	11,000	11,110 00	11,000 00
New York & New England R.R. 6s,	5,000	5,362 50	5,000 00
New York & New England R.R. 7s,	6,000	6,630 00	6,000 00
New York Central & Hudson River R.R. 7s,	6,000	6,240 00	6,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	18,000	23,940 00	18,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,020 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,625 00	5,000 00
	\$121,000	\$141,047 50	\$121,000 00

Hyde Park Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$77,252 10	2 per cent.	\$25,000 00	4 $\frac{3}{5}$ per cent.	\$37,250 00	5 $\frac{1}{2}$ per cent.
45,000 00	4 “	280,045 00	5 “	182,633 94	6 “
46,000 00	4 $\frac{1}{2}$ “				

Amount invested in real estate for banking purposes,	\$17,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	21,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,164 88
Assessed value of the same,	6,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 182	
Aggregate amount of the same,	270,028 94
Total number of loans upon real estate,	194
Amount of investments from which no income is received,	1,162 46
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	37,847 68
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,836 02 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 13,616 13 }	26,452 15
Number of accounts opened during the year ending Oct. 31, 1901,	745
Number of accounts closed during the year ending Oct. 31, 1901,	540
Total number of open accounts Oct. 31, 1901,	3,953
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,452 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	267,333 89
Number of same,	6,502
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	207,634 65
Number of same,	4,284
Date of examination by commissioner: January 1.	

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 80.

HENRY B. LITTLE, *President.*

LAWRENCE W. PIPER, *Treasurer.*

GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY B. LITTLE,

LAWRENCE B. CUSHING,

SAMUEL MARCH,

GEORGE W. PIPER,

ELISHA P. DODGE.

Open for business every business day, 8.30 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,257,815 00	Deposits,	\$6,465,818 24
Bank stock as per schedule, .	631,533 00	Guaranty fund, .	318,000 00
Loans on bank stock,	7,500 00	Interest account, .	2,004 01
Railroad bonds as per schedule, .	1,260,000 00	Profit and loss account,	38,158 58
Real estate (for banking purposes),	10,000 00	Premium account, .	20,253 46
Real estate by foreclosure, . . .	13,699 66		
Loans on real estate,	1,889,734 00		
Loans on personal security, . . .	1,528,648 50		
Loans to counties, cities or towns (notes),	76,900 00		
Deposits in banks, on interest, .	166,681 04		
Cash on hand,	1,723 09		
	\$6,844,234 29		\$6,844,234 29

Cash on Deposit in Banks, amount in each:—

Powow River National Bank, Amesbury,	\$25,000 00
National Bank of Redemption, Boston,	61,269 13
First National Bank, Newburyport,	43,702 77
Merchants National Bank, Newburyport,	10,000 00
Ocean National Bank, Newburyport,	26,709 14

Institution for Savings in Newburyport, etc. — Continued.

Loans on Bank Stock, amount on each:—

50 shares Martha's Vineyard National Bank, Edgartown, Mass., . . .	\$4,000 00
15 shares First National Bank, Newburyport,	500 00
52 shares Marblehead National Bank, Marblehead,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . .	\$45,000	\$49,950 00	\$45,000 00
City of Boston, Mass., 3½s, . . .	50,000	52,125 00	50,000 00
of Boston, Mass., 4s,	150,000	163,750 00	150,000 00
of Chelsea, Mass., 4s,	32,000	35,520 00	32,000 00
of Chicopee, Mass., 4s,	50,000	54,750 00	50,000 00
of Dayton, Ohio, 5s,	5,000	5,075 00	5,000 00
of Dover, N. H., 4s,	20,000	21,300 00	20,000 00
of Everett, Mass., 4s,	25,000	27,750 00	25,000 00
of Haverhill, Mass., 4s,	75,000	82,375 00	75,000 00
of Lawrence, Mass., 4s,	55,000	57,200 00	55,000 00
of Lowell, Mass., 4s,	20,000	20,100 00	20,000 00
of Lynn, Mass., 3½s,	25,000	25,125 00	25,000 00
of Lynn, Mass., 4s,	75,000	79,750 00	75,000 00
of Manchester, N. H., 4s,	50,000	51,250 00	50,000 00
of Nashua, N. H., 4s,	20,000	20,600 00	20,000 00
of Newburyport, Mass., 4s,	176,500	187,592 50	176,500 00
of Pawtucket, R. I., 4s,	1,000	1,050 00	1,000 00*
of Salem, Mass., 4s,	10,000	10,025 00	10,000 00
of Somerville, Mass., 4s,	7,000	7,000 00	7,000 00
of South Bend, Ind., 4s,	5,000	5,237 50	5,000 00
of South Bend, Ind., 5s,	30,000	32,250 00	30,000 00
of South Bend, Ind., 6s,	28,000	28,560 00	28,000 00
of St. Joseph, Mo., 3½s,	50,000	51,000 00	50,000 00
of Taunton, Mass., 4s,	46,000	52,030 00	46,000 00
of Waltham, Mass., 4s,	12,000	12,450 00	12,000 00
of Worcester, Mass., 3½s,	25,000	25,125 00	25,000 00
of Youngstown, Ohio, 5s,	17,815	18,527 60	17,815 00
Town of Beverly, Mass., 4s,	14,000	14,840 00	14,000 00
of Marblehead, Mass., 4s,	47,500	51,625 00	47,500 00
of Marlborough, Mass., 4s,	31,000	33,015 00	31,000 00
of Stoughton, Mass., 4s,	50,000	53,500 00	50,000 00
Turner's Falls, Mass. (Fire District), 4s,	10,000	10,875 00	10,000 00
	\$1,257,815	\$1,341,322 60	\$1,257,815 00

* A legal investment when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
750	Atlas National Bank, Boston, .	\$75,000	\$80,250 00	\$75,000 00
31	Blackstone N'l Bank, Boston, .	713	155 00	713 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	15,000 00
50	Commercial N'l Bank, Boston, .	5,000	6,650 00	7,000 00
74	Eliot National Bank, Boston, .	7,400	11,100 00	7,400 00
240	Faneuil Hall Nat'l B'k, Boston, .	24,000	31,200 00	24,000 00
100	First National Bank, Boston, .	10,000	17,500 00	10,000 00
169	Freemans Nat'l Bank, Boston, .	16,900	17,069 00	16,900 00
173	Merchants N'l Bank, Boston, .	17,300	30,275 00	17,300 00
221	N'l Bank of Commerce, Boston, .	22,100	27,846 00	22,100 00
500	Nat'l Bank of the Common- wealth, Boston,	50,000	98,000 00	50,000 00
258	N'l B'k of Redemption, Boston, .	25,800	32,250 00	25,800 00
108	National City Bank, Boston, .	—	540 00	—
100	Nat'l Exchange Bank, Boston, .	10,000	14,000 00	10,000 00
200	Nat'l Hamilton Bank, Boston, .	20,000	20,000 00	20,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	12,400 00	10,000 00
500	Nat'l Shawmut Bank, Boston, .	50,000	100,000 00	75,000 00
208	National Union Bank, Boston, .	20,800	31,408 00	20,800 00
133	Nat'l Webster Bank, Boston, .	13,300	13,832 00	13,300 00
100	New England N'l B'k, Boston, .	10,000	14,400 00	10,000 00
100	Old Boston N'l Bank, Boston, .	10,000	9,900 00	10,000 00
480	Second National Bank, Boston, .	48,000	86,400 00	48,000 00
200	Shawmut Nat'l Bank, Boston, .	—	200 00	—
400	Shoe & Leather N'l B'k, Boston, .	40,000	60,000 00	40,000 00
69	State National Bank, Boston, .	6,900	7,659 00	6,900 00
150	Suffolk Nat'l Bank, Boston, .	15,000	17,250 00	15,000 00
250	Tremont Nat'l Bank, Boston, .	12,500	2,500 00	2,500 00
353	Washington N'l Bank, Boston, .	35,300	39,183 00	35,300 00
60	Gloucester N'l B'k, Gloucester, .	6,000	8,100 00	6,000 00
51	First N'l Bank, Newburyport, .	5,100	6,375 00	5,100 00
108	Mechanicks National Bank, Newburyport,	—	540 00	—
1226	Merchants N'l B'k, Newbury- port,	24,520	26,972 00	24,520 00
112	Ocean Nat'l B'k, Newburyport, .	5,600	5,712 00	5,600 00
23	Warren Nat'l Bank, Peabody, .	2,300	2,415 00	2,300 00
		\$609,533	\$847,081 00	\$631,533 00

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$25,000	\$28,500 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	100,000	107,750 00	100,000 00
Boston & Maine R.R. 4½s, . . .	85,000	107,100 00	85,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	76,500 00	75,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,250 00	25,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	16,500 00	15,000 00
Eastern R.R. 6s,	35,000	39,025 00	35,000 00
Fitchburg R.R. 4s,	155,000	163,700 00	155,000 00
Illinois Central R.R. 3s,	50,000	45,000 00	45,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Maine Central R.R. 4s,	24,000	25,200 00	24,000 00
Maine Central and European & North American R.R. 4s,	15,000	16,725 00	15,000 00
Michigan Central R.R. 7s,	11,000	11,110 00	11,000 00
Minnesota & Iowa R.R. 3½s, . . .	50,000	51,000 00	50,000 00
New York & New England R.R. 7s,	50,000	55,250 00	50,000 00
Norwich & Worcester R.R. 4s, . .	50,000	55,500 00	50,000 00
Old Colony R.R. 4s,	135,000	151,425 00	135,000 00
Penobscot Shore Line R.R. 4s, . .	100,000	107,000 00	100,000 00
Portland & Ogdensburg R.R. 3½s, .	100,000	101,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	45,000 00	40,000 00
	\$1,265,000	\$1,357,535 00	\$1,260,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,269 13	2½ per cent.	\$100,000 00	3½ per cent.	\$599,863 50	4½ per cent.
26,709 14	3¼ " "	200,000 00	3¾ " "	794,975 00	5 " "
43,702 77	3½ " "	1,204,300 00	4 " "	31,260 00	5½ " "
72,100 00	3½ " "	487,000 00	4½ " "	48,284 00	6 " "

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	19,500 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	13,699 66
Assessed value of the same,	13,550 00
Number of loans which are of an amount not exceeding \$3,000 each, 467	
Aggregate amount of the same,	458,577 50
Total number of loans upon real estate,	519
Amount of investments from which no income is received,	3,576 50

Institution for Savings in Newburyport, etc. — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$291,247 60
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the fourth Wednesday of April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$121,582 98 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 123,804 02 }	245,387 00
Number of accounts opened during the year ending Oct. 31, 1901,	1,301
Number of accounts closed during the year ending Oct. 31, 1901,	886
Total number of open accounts Oct. 31, 1901,	12,338
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,309 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	710,964 74
Number of same,	7,092
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	720,110 67
Number of same,	7,723
Date of examination by commissioner: October 24.	

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 48.

JOHN D. WILLIAMS, *President.*

ROBERT G. MOLINEUX, *Treasurer.*

ROBERT G. MOLINEUX, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN D. WILLIAMS,

CHARLES G. SMITH,

ATHERTON T. BROWN,

JAMES A. HOUSTON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$750,000 00	Deposits, . . .	\$8,056,783 16
Loan on public funds, . .	1,460 00	Guaranty fund, . .	368,500 00
Bank stock, as per schedule, .	144,009 25	Interest account, . .	27,669 45
Loan on bank stock, . .	2,500 00	Profit and loss account, . . .	7,377 28
Railroad bonds, as per schedule, .	1,338,665 00		
Boston Terminal Co. bonds, . .	150,000 00		
Real estate (for banking purposes), . . .	51,609 00		
Real estate by foreclosure, . .	47,900 00		
Loans on real estate, . . .	3,874,332 62		
Loans on personal security, . .	1,438,550 00		
Loans to counties, cities or towns (notes), . . .	304,500 00		
Deposits in banks, on interest, .	342,013 13		
Cash on hand, . . .	14,790 89		
	\$8,460,329 89		\$8,460,329 89

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$65,055 80
National Rockland Bank, Boston,	101,275 06
Second National Bank, Boston,	8,409 18
Washington National Bank, Boston,	167,273 09

Loan on Public Funds:—

\$2,000 City of Lowell, Mass., 4s,	\$1,460 00
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Loan on Bank Stock:—

30 shares Boylston National Bank, Boston,	\$2,500 00
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Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hillsborough, N. H., 4s, .	\$40,000	\$40,400 00	\$40,000 00
City of Boston, Mass., 4s, . . .	156,000	167,875 00	156,000 00
of Chelsea, Mass., 4s, . . .	50,000	52,125 00	50,000 00
of Fall River, Mass., 4s, . . .	16,000	17,360 00	16,000 00
of Fitchburg, Mass., 4s, . . .	100,000	108,000 00	100,000 00
of Indianapolis, Ind., 4s, . . .	25,000	27,875 00	25,000 00
of Lynn, Mass., 4s,	160,000	164,242 50	160,000 00
of Medford, Mass., 4s,	35,000	37,922 50	35,000 00
of Rutland, Vt., 4s,	50,000	56,000 00	50,000 00
of Waterbury, Conn., 4s, . . .	25,000	27,250 00	25,000 00
Town of Arlington, Mass., 4s, . .	45,000	51,075 00	45,000 00
of Billerica, Mass., 4s,	29,000	32,335 00	29,000 00
of Reading, Mass., 4s,	19,000	21,090 00	19,000 00
	\$750,000	\$803,550 00	\$750,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,100 00	\$5,000 00
60	Atlas National Bank, Boston, .	6,000	6,420 00	6,000 00
200	First National Bank, Boston, .	20,000	35,000 00	20,000 00
5	Howard Nat'l Bank, Boston, .	335	75 00	441 25
25	Market Nat'l Bank, Boston, .	1,950	325 00	1,950 00
15	N'l B'k of Commerce, Boston, .	1,500	1,890 00	1,500 00
21	N'l B'k of the Republic, Boston, .	2,100	3,171 00	2,100 00
37	Nat'l Eagle Bank, Boston, . . .	74	111 00	518 00
100	National Revere Bank, Boston, .	1,900	300 00	1,900 00
173	Nat'l Rockland Bank, Boston, .	17,300	22,144 00	17,300 00
210	Peoples Nat'l Bank, Boston, . .	21,000	24,150 00	21,000 00
55	Second National Bank, Boston, .	5,500	9,900 00	5,500 00
8	Shoe & Leather N'l B'k, Boston, .	800	1,200 00	800 00
52	State National Bank, Boston, . .	5,200	5,772 00	5,200 00
6	Suffolk National Bank, Boston, .	600	690 00	600 00
24	Third National Bank, Boston, . .	2,400	2,544 00	2,400 00
16	Tremont Nat'l Bank, Boston, . .	800	160 00	800 00
510	Washington N'l Bank, Boston, . .	51,000	56,610 00	51,000 00
		\$143,459	\$176,562 00	\$144,009 25

Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,750 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	105,000	111,360 00	105,000 00
Boston & Maine R.R. 4½s, . . .	100,000	125,500 00	100,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	100,000	102,000 00	100,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	100,000	109,500 00	100,000 00
Chicago & Northwestern R.R. 3½s, . . .	50,000	51,000 00	50,000 00
Concord & Claremont R.R. 4½s, . . .	50,000	55,750 00	50,000 00
Concord & Montreal R.R. 4s, . . .	75,000	82,125 00	75,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	30,625 00	25,000 00
Fitchburg R.R. 4s, . . .	150,000	154,500 00	140,000 00
Fitchburg R.R. 5s, . . .	100,000	102,000 00	100,000 00
Illinois Central R.R. 3s, . . .	50,000	45,000 00	45,000 00
Illinois Central R.R. 3½s, . . .	100,000	100,500 00	100,000 00
Illinois Central R.R. 5s, . . .	48,665	48,665 00	48,665 00
Maine Central R.R. 4s, . . .	25,000	26,250 00	25,000 00
Manchester & Lawrence R.R. 4s, . . .	50,000	55,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	25,000	26,250 00	25,000 00
Old Colony R.R. 4s, . . .	100,000	111,700 00	100,000 00
Sullivan County R.R. 4s, . . .	25,000	27,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	50,000	56,125 00	50,000 00
	\$1,353,665	\$1,448,350 00	\$1,338,665 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$150,000	\$174,000 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$342,013 13	2 per cent.	\$559,000 00	3½ per cent.	\$65,000 00	4½ per cent.
62,500 00	3 “	6,000 00	3½ “	115,000 00	4½ “
30,000 00	3½ “	25,000 00	3½ “	839,100 00	4½ “
38,000 00	3½ “	311,000 00	3½ “	18,000 00	4½ “
31,000 00	3½ “	100,000 00	3½ “	1,738,192 62	5 “
60,000 00	3½ “	10,000 00	3½ “	13,050 00	5½ “
40,000 00	3½ “	1,532,750 00	4 “	27,750 00	6 “

Institution for Savings in Roxbury and its Vicinity — Concluded.

Amount invested in real estate for banking purposes,	\$51,609 00
Estimated value of the same,	51,609 00
Assessed value of the same,	48,300 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	47,900 00
Assessed value of the same,	66,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 474	
Aggregate amount of the same,	823,204 00
Total number of loans upon real estate,	866
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	348,729 27
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the following day.	
Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$110,877 45 } during the year ending Oct. 31, 1901, { 2 per cent., 150,893 65 }	261,771 10
Number of accounts opened during the year ending Oct. 31, 1901,	3,212
Number of accounts closed during the year ending Oct. 31, 1901,	2,195
Total number of open accounts Oct. 31, 1901,	19,849
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	18,304 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,496,559 09
Number of same,	23,525
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,445,123 18
Number of same,	19,748
Date of examination by commissioner: April 11.	

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 24.

JOSEPH ROSS, *President.*

DANIEL SAFFORD, *Treasurer.*

DANIEL SAFFORD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL SAFFORD,

THOMAS H. LORD,

THEODORE F. COGSWELL,

CHARLES A. SAYWARD,

JOHN A. BLAKE.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturdays, 3 to 5 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$96,160 16	Deposits,	\$716,589 80
Bank stock, as per schedule, .	44,856 00	Guaranty fund, .	23,390 00
Railroad bonds, as per schedule, .	172,327 26	Interest account, .	6,748 98
Real estate by foreclosure, .	3,339 65		
Loans on real estate,	362,851 14		
Loans on personal security, .	2,700 00		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books, .	100 00		
Deposits in banks on interest, .	42,790 57		
Cash on hand,	5,604 00		
	<hr/> \$746,728 78		<hr/> \$746,728 78

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$4,611 52
First National Bank, Ipswich,	9,211 02
First National Bank, Salem,	7,553 79
Merchants National Bank, Salem,	21,414 24

Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$11,225 00	\$10,000 00
of Dubuque, Iowa, 3½s, . . .	5,000	5,100 00	5,000 00
of East Saginaw, Mich., 4½s, . . .	5,000	5,062 50	5,000 00
of Haverhill, Mass., 4s, . . .	35,000	35,350 00	35,000 00
of Lewiston, Me., 5s, . . .	2,000	2,180 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,312 50	5,000 00
of Northampton, Mass., 4s, . . .	12,500	12,531 25	12,500 00
of Saginaw, Mich., 3½s, . . .	7,400	7,418 50	7,503 91
of Salem, Mass., 4s, . . .	8,000	8,900 00	8,000 00
of Waterbury, Conn., 4s, . . .	1,000	1,010 00	1,000 00
of Willimantic, Conn., 4s, . . .	5,000	5,075 00	5,156 25
	\$95,900	\$99,164 75	\$96,160 16

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l B'k, Boston, .	\$161	\$35 00	\$161 00
18	Eliot National Bank, Boston, .	1,800	2,700 00	1,800 00
12	Freemans Nat'l Bank, Boston, .	1,200	1,212 00	1,200 00
36	Merchants N'l Bank, Boston, .	3,600	6,300 00	3,600 00
4	N'l B'k of Commerce, Boston, .	400	504 00	400 00
30	N'l B'k of Redemption, Boston, .	3,000	3,750 00	3,000 00
25	N'l B'k of the Republic, Boston, .	2,500	3,775 00	2,500 00
24	National Union Bank, Boston, .	2,400	3,624 00	2,400 00
40	New England N'l B'k, Boston, .	4,000	5,760 00	4,000 00
4	Second National Bank, Boston, .	400	720 00	400 00
5	Tremont Nat'l Bank, Boston, .	250	50 00	250 00
23	Gloucester N'l B'k, Gloucester, .	2,300	2,990 00	2,300 00
26	First National Bank, Ipswich, .	2,600	2,600 00	2,600 00
8	N'l Grand B'k, Marblehead, .	800	920 00	800 00
63	Asiatic National Bank, Salem, .	1,890	1,764 00	1,890 00
43	First National Bank, Salem, .	4,300	2,580 00	4,300 00
19	Mercantile Nat'l B'k, Salem, .	1,900	1,938 00	1,900 00
122	Merchants Nat'l Bank, Salem, .	6,100	8,052 00	6,100 00
13	Nat'l Exchange Bank, Salem, .	455	65 00	455 00
27	Naumkeag Nat'l Bank, Salem, .	2,700	3,375 00	2,700 00
21	Salem National Bank, Salem, .	2,100	1,050 00	2,100 00
		\$44,856	\$53,764 00	\$44,856 00

Ipswich Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, . . .	\$10,000	\$11,000 00	\$10,000 00
Boston & Albany R.R. 5s, . . .	7,000	7,035 00	7,144 90
Boston & Lowell R.R. 4s, . . .	10,000	10,225 00	10,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,015 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	20,000	20,400 00	20,600 00
Chicago & Northwestern R.R. 3½s, . . .	10,000	10,419 86	10,419 86
Concord & Montreal R.R. 4s, . . .	15,000	16,425 00	15,000 00
Fitchburg R.R. 5s, . . .	4,000	4,020 00	4,200 00
Illinois Central R.R. 3s, . . .	13,000	11,700 00	13,575 00
Illinois Central R.R. 3½s, . . .	30,000	30,300 00	30,287 50
Maine Central R.R. 4½s, . . .	25,000	27,500 00	25,000 00
Michigan Central R.R. 5s, . . .	5,000	5,025 00	5,100 00
Old Colony R.R. 4s, . . .	20,000	22,700 00	20,000 00
	\$170,000	\$177,764 86	\$172,327 26

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,211 02	2 per cent.	\$3,700 00	4 per cent.	\$50,800 00	5½ per cent.
33,579 55	2½ “	500 00	4½ “	212,286 14	6 “
13,900 00	3¾ “	100,465 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,339 65
Assessed value of the same,	3,650 00
Number of loans which are of an amount not exceeding \$3,000 each,	398
Aggregate amount of the same,	283,176 14
Total number of loans upon real estate,	390
Amount of investments from which no income is received,	1,010 65
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	34,514 09
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,844 29 } during the year ending Oct. 31, 1901, { 2 per cent., 13,302 36 }	26,146 65
Number of accounts opened during the year ending Oct. 31, 1901,	333
Number of accounts closed during the year ending Oct. 31, 1901,	216
Total number of open accounts Oct. 31, 1901,	2,361

Ipswich Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$2,248 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	121,833 39
Number of same,	1,805
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	97,278 56
Number of same,	1,501
Date of examination by commissioner: January 21.	

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 33.

ROBERT H. TEWKSBURY, *President.*

ALBERT I. COUCH, *Treasurer.*

ALBERT I. COUCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. TEWKSBURY,

ALVIN E. MACK,

JOHN R. POOR,

LEWIS G. HOLT,

WILLIAM T. MCALPINE.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS		LIABILITIES.	
Public funds, as per schedule, .	\$330,500 00	Deposits,	\$2,033,667 75
Bank stock, as per schedule, .	57,536 00	Guaranty fund, .	57,500 00
Loans on bank stock,	21,580 00	Interest account, .	49,506 34
Railroad bonds, as per schedule,	283,200 00		
Real estate (for banking purposes),	33,000 00		
Real estate by foreclosure, .	1,850 00		
Loans on real estate,	1,210,998 00		
Loans on personal security, .	143,650 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	43,163 27		
Expense account,	2,286 80		
Suspense account,	7,510 00		
Cash on hand,	4,900 02		
	<hr/>		
	\$2,140,674 09		<hr/>
			\$2,140,674 09

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$4,506 68
Arlington National Bank, Lawrence,	28,656 59
Pacific National Bank, Lawrence,	10,000 00

Loans on Bank Stock, amount on each:—

10 shares Lawrence National Bank, Lawrence,	} \$1,400 00*
4 shares Monument National Bank, Charlestown,	
80 shares Methuen National Bank, Methuen,	} 7,000 00
21 shares Bay State National Bank, Lawrence,	
150 shares Arlington National Bank, Lawrence,	12,800 00
5 shares Pacific National Bank, Lawrence,	380 00

* This loan, in excess of the legal limit, has been reduced.

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,550 00	\$5,000 00
County of Aroostook, Me., 4½s,	20,000	22,220 00	20,000 00
of Rockingham, N. H., 4s,	3,000	3,277 00	3,000 00
City of Akron, Ohio, 5s,	18,000	19,020 00	18,000 00
of Bay City, Mich., 4s,	10,000	10,350 00	10,000 00
of Belfast, Me., 4s,	15,000	16,425 00	15,000 00
of Boston, Mass., 4s,	11,000	11,835 00	11,000 00
of Bridgeport, Conn., 4s,	5,000	5,525 00	5,000 00
of Brockton, Mass., 3½s,	9,000	9,025 00	9,000 00
of Chelsea, Mass., 4s,	10,000	10,275 00	10,000 00
of Chicago, Ill., 4s,	5,000	5,488 00	5,000 00
of Concord, N. H., 4s,	5,000	5,575 00	5,000 00
of Dayton, Ohio, 5s,	5,000	5,075 00	5,000 00
of Detroit, Mich., 4s,	5,000	5,575 00	5,000 00
of Dover, N. H., 4s,	2,000	2,100 00	2,000 00
of Fall River, Mass., 4s,	20,000	20,500 00	20,000 00
of Fall River, Mass., 6s,	2,000	2,125 00	2,000 00
of Fort Wayne, Ind., 3½s,	20,000	20,700 00	20,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,480 00	6,000 00
of Keene, N. H., 4s,	11,000	11,493 00	11,000 00
of Lawrence, Mass., 4s,	2,000	2,030 00	2,000 00
of Lowell, Mass., 4s,	1,000	1,010 00	1,000 00
of Medford, Mass., 4s,	7,000	7,805 00	7,000 00
of Milwaukee, Wis., 5s,	3,500	3,605 00	3,500 00
of Minneapolis, Minn., 4s,	1,000	1,095 00	1,000 00
of Minneapolis, Minn., 4½s,	10,000	11,200 00	10,000 00
of Nashua, N. H., 4s,	5,000	5,400 00	5,000 00
of New Britain, Conn., 4s,	10,000	11,250 00	10,000 00
of New London, Conn., 4s,	5,000	5,600 00	5,000 00
of Pittsfield, Mass., 4s,	10,000	10,200 00	10,000 00
of Portsmouth, N. H., 4s,	15,000	15,525 00	15,000 00
of Quincy, Mass., 4s,	5,000	5,520 00	5,000 00
of Rockford, Ill., 4½s,	7,000	7,420 00	7,000 00
of Rutland, Vt., 4s,	5,000	5,375 00	5,000 00
of Saginaw, Mich., 4½s,	5,000	5,125 00	5,000 00
of Somersworth, N. H., 4s,	10,000	10,395 00	10,000 00
of Waltham, Mass., 4s,	1,000	1,115 00	1,000 00
Town of Beverly, Mass., 4s,	9,000	9,855 00	9,000 00
of Danvers, Mass., 4s,	3,000	3,225 00	3,000 00
of Lincoln, R. I., 4s,	15,000	15,187 00	15,000 00
of Stoneham, Mass., 4s,	2,000	2,235 00	2,000 00
of Wakefield, Mass., 4s,	12,000	12,172 00	12,000 00
	\$330,500	\$350,957 00	\$330,500 00

Lawrence Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,140 00	\$2,000 00
20	Blackstone N'l Bank, Boston, .	460	100 00	60 00
55	Central Nat'l Bank, Boston, .	5,500	6,490 00	5,500 00
24	Eliot National Bank, Boston, .	2,400	3,600 00	2,400 00
16	First Ward N'l B'k, Boston, .	1,600	2,560 00	1,600 00
95	Fourth National Bank, Boston,	9,500	11,875 00	9,500 00
15	Howard Nat'l Bank, Boston, .	1,005	225 00	180 00
56	Market Nat'l Bank, Boston, .	4,368	728 00	896 00
20	Merchants Nat'l Bank, Boston,	2,000	3,500 00	2,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,402 00	2,700 00
54	Nat'l Bank of the Common- wealth, Boston,	5,400	10,584 00	5,400 00
10	National City Bank, Boston, .	—	50 00	—
69	N'l Hide & Leather B'k, Boston,	6,900	8,556 00	6,900 00
59	Nat'l Webster Bank, Boston, .	5,900	6,136 00	5,900 00
54	State National Bank, Boston, .	5,400	5,994 00	5,400 00
29	Third National Bank, Boston, .	2,900	3,074 00	2,900 00
20	Tremont National B'k, Boston,	1,000	200 00	200 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,300 00	2,000 00
20	Lawrence N'l Bank, Lawrence,	2,000	2,300 00	2,000 00
		\$63,033	\$73,814 00	\$57,536 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,000 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	51,687 00	50,000 00
Boston & Maine R.R. 4s, . . .	30,000	32,100 00	30,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,875 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,975 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	11,040 00	10,000 00
Chic., Burlington & Quincy R.R. 7s,	1,000	1,055 00	1,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,950 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,600 00	5,000 00
Illinois Central R.R. 3s,	40,000	36,200 00	36,200 00
Maine Central R.R. 4s,	15,000	16,100 00	15,000 00
New York Central & Hudson River R.R. 7s,	10,000	10,400 00	10,000 00
New York & New England R.R. 6s,	3,000	3,200 00	3,000 00
New York & New England R.R. 7s,	7,000	7,775 00	7,000 00
Old Colony R.R. 4½s,	20,000	20,760 00	20,000 00

Lawrence Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R.R. 3½s, .	\$25,000	\$25,250 00	\$25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,150 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,150 00	6,000 00
	\$287,000	\$302,267 00	\$283,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,506 68	2 per cent.	\$45,000 00	4½ per cent.	\$100,235 00	6 per cent.
38,656 59	3 “	105,000 00	4½ “	1,700 00	6½ “
10,000 00	4 “	1,077,613 00	5 “	800 00	7 “
25,000 00	4½ “	11,380 00	5½ “		

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	38,000 00
Assessed value of the same,	26,875 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,850 00
Assessed value of the same,	1,775 00
Number of loans which are of an amount not exceeding \$3,000 each,	387
Aggregate amount of the same,	556,980 00
Total number of loans upon real estate,	469
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	94,016 35
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$35,824 24 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 36,613 24 }	72,437 48
Number of accounts opened during the year ending Oct. 31, 1901,	1,581
Number of accounts closed during the year ending Oct. 31, 1901,	1,238
Total number of open accounts Oct. 31, 1901,	5,246
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	5,604 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	622,310 66
Number of same,	9,274
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	565,592 56
Number of same,	4,896
Date of examination by commissioner: March 12, May 3.	

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 50.

C. C. HOLCOMBE, *President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. C. HOLCOMBE,

GEORGE K. BAIRD,

DE WITT S. SMITH.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$5,000 00	Deposits, . . .	\$942,489 47
Bank stock, as per schedule, .	133,600 00	Guaranty fund, .	42,000 00
Loan on bank stock, . . .	3,200 00	Profit and loss account, . . .	15,095 99
Railroad bonds, as per schedule, .	266,000 00		
Boston Terminal Co. bonds, .	77,900 00		
Real estate by foreclosure, .	12,149 84		
Loans on real estate, . . .	300,375 00		
Loans on personal security, .	126,220 00		
Loans to counties, cities or towns (notes), . . .	15,000 00		
Loans on depositors' books, .	175 00		
Deposits in banks, on interest, .	43,487 17		
Deposits in banks, not on interest, .	15,624 40		
Cash on hand,	854 05		
	\$999,585 46		\$999,585 46

Cash on Deposit in Banks, amount in each :—

Lee National Bank, Lee,	\$8,559 20
Pynchon National Bank, Springfield,	7,065 20
Springfield National Bank, Springfield,	12,485 10
Hampden Trust Company, Springfield,	8,000 00
Springfield Safe Deposit and Trust Company, Springfield,	12,574 10
Berkshire Loan and Trust Company, Pittsfield,	10,427 97

Loan on Bank Stock :—

25 shares First National Bank, Adams,	} \$3,200 00
20 shares Berkshire National Bank, North Adams,	

Lee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,325 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams, .	\$6,000	\$7,500 00	\$7,000 00
40	First National Bank, Amherst,	4,000	6,000 00	5,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,220 00	1,000 00
30	Atlas National Bank, Boston, .	3,000	3,210 00	3,000 00
30	Continental Nat'l B'k, Boston,	—	150 00	—
100	First Nat'l Bank, Boston, .	10,000	17,500 00	10,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,560 00	6,000 00
20	National Bank of the Com- monwealth, Boston, . . .	2,000	3,920 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,530 00	3,000 00
47	N'l Hide & Leather B'k, Boston,	4,700	5,828 00	4,700 00
26	Nat'l Webster Bank, Boston, .	2,600	2,704 00	2,600 00
20	State National Bank, Boston, .	2,000	2,220 00	2,000 00
30	Winthrop Nat'l B'k, Boston, .	3,000	4,800 00	3,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,800 00	3,000 00
40	Birmingham National Bank, Derby, Conn,	4,000	6,800 00	4,000 00
20	National Mahaiwe Bank, Great Barrington,	2,000	2,800 00	2,500 00
100	Lee National Bank, Lee, . . .	10,000	16,500 00	10,150 00
70	Adams Nat'l B'k, No. Adams,	7,000	8,050 00	7,000 00
20	Agricultural N'l B'k, Pittsfield,	2,000	4,900 00	5,250 00
90	Pittsfield N'l Bank, Pittsfield,	9,000	13,770 00	11,000 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,120 00	4,000 00
24	Agawam N'l B'k, Springfield,	2,400	2,400 00	2,400 00
30	Chicopee N'l B'k, Springfield,	3,000	4,500 00	4,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,100 00	2,000 00
30	Second N'l Bank, Springfield,	3,000	3,900 00	3,000 00
30	Springfield N'l B'k, Springfield,	3,000	5,700 00	3,400 00
10	Third N'l Bank, Springfield, .	1,000	2,200 00	2,100 00
50	Springfield Safe Deposit and Trust Co., Springfield, . .	5,000	7,750 00	7,500 00
75	Housatonic N'l B'k, Stockb'dge,	7,500	10,875 00	8,000 00
		\$120,200	\$175,557 00	\$133,600 00

Lee Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$25,000	\$26,562 50	\$25,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	27,500 00	25,000 00
Concord & Montreal R.R. 4s, . . .	20,000	21,800 00	20,000 00
Fitchburg R.R. 3½s,	10,000	10,200 00	10,000 00
Illinois Central R.R. 3½s,	30,000	31,500 00	30,000 00
Illinois Central R.R. 4s,	25,000	28,500 00	25,000 00
Maine Central R.R. 7s,	10,000	13,000 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	18,900 00	18,000 00
New York, Lackawanna & Western R.R. 6s,	10,000	13,400 00	13,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,500 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	23,200 00	20,000 00
Old Colony R.R. 4s,	25,000	28,375 00	25,000 00
Western Pennsylvania R.R. 4s, . .	15,000	16,650 00	15,000 00
	\$260,000	\$290,487 50	\$266,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$70,000	\$81,200 00	\$77,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,059 20	3 per cent.	\$5,000 00	4½ per cent.	\$53,685 00	6 per cent.
20,427 97	3½ “	376,285 00	5 “		

Lee Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,149 84
Assessed value of the same,	12,085 00
Net income received from same during year ending Oct. 31, 1901, . . .	441 19
Number of loans which are of an amount not exceeding \$3,000 each, 218	
Aggregate amount of the same,	188,085 00
Total number of loans upon real estate, 215	
Amount of investments from which no income is received,	3,150 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	44,494 50
Times for the dividends fixed by the by-laws: May 31 and November 30; payable June 1 and December 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,038 15 }	34,637 02
during the year ending Oct. 31, 1901, . . { 2 per cent., 17,598 87 }	
Number of accounts opened during the year ending Oct. 31, 1901, . . 362	
Number of accounts closed during the year ending Oct. 31, 1901, . . 243	
Total number of open accounts Oct. 31, 1901, 2,602	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	4,552 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	151,715 12
Number of same, 2,082	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	131,162 39
Number of same, 1,479	
Date of examination by commissioner: June 4.	

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 33.

DEXTER KNIGHT, *President.*

PARKMAN T. DENNY, *Treasurer.*

HERBERT E. CURRIER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DEXTER KNIGHT,

CHARLES A. DENNY,

THEODORE E. WOODCOCK,

ALONZO B. DAVIDSON,

EVERETT CARLETON,

CHANNING SMITH.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$219,400 00	Deposits,	\$696,443 54
Bank stock, as per schedule, .	41,295 00	Guaranty fund, .	29,241 30
Loans on bank stock,	6,350 00	Interest account, .	15,152 26
Railroad bonds, as per schedule,	135,525 00		
Loan on railroad stock,	7,000 00		
Loans on real estate,	235,627 96		
Loans on personal security, . .	33,900 00		
Loans to counties, cities or towns			
(notes),	49,692 00		
Deposit in bank, on interest, .	4,479 48		
Expense account,	467 76		
Premium account,	7,099 90		
	\$740,837 10		\$740,837 10

Cash on Deposit in Bank:—

Leicester National Bank, Leicester, \$4,479 48

Loans on Bank Stock, amount on each:—

4 shares Leicester National Bank, Leicester,	\$500 00*
12 shares Leicester National Bank, Leicester,	750 00
1 share Leicester National Bank, Leicester,	100 00
50 shares Springfield Safe Deposit and Trust Company, Springfield, .	5,000 00

Loan on Railroad Stock:—

32 shares Boston & Albany R.R., \$7,000 00*

* This loan has since been reduced within the legal limit.

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . .	\$15,000	\$16,225 00	\$15,000 00
of Cleveland, Ohio, 4s, . .	5,000	5,000 00	5,000 00*
of Columbus, Ohio, 4s, . .	10,000	10,550 00	10,000 00*
of Dayton, Ohio, 4s, . .	5,000	5,100 00	5,000 00
of Kansas City, Mo., 4½s, . .	8,000	9,040 00	8,000 00
of Lawrence, Mass., 4s, . .	10,000	10,150 00	10,000 00
of Lowell, Mass., 4s, . .	10,000	10,600 00	10,000 00
of Lynn, Mass., 4s, . .	9,000	9,945 00	9,000 00
of Manchester, N. H., 6s, . .	1,000	1,010 00	1,000 00
of Middletown, Conn., 3½s, . .	8,000	8,350 00	8,000 00
of New Britain, Conn., 4s, . .	5,000	5,225 00	5,000 00
of Saginaw, Mich., 3½s, . .	7,400	7,474 00	7,400 00
of Saginaw, Mich., 4s, . .	10,000	10,950 00	10,000 00
of Waltham, Mass., 4s, . .	12,000	12,720 00	12,000 00
of Waterbury, Conn., 4s, . .	5,000	5,025 00	5,000 00
of Worcester, Mass., 4½s, . .	4,000	4,190 00	4,000 00
Town of Braintree, Mass., 4s, . .	5,000	5,550 00	5,000 00
of Clinton, Mass., 4s, . .	1,000	1,097 50	1,000 00
of Gt. Barrington, Mass., 4s, . .	5,000	5,600 00	5,000 00
of Holbrook, Mass., 4s, . .	10,000	10,950 00	10,000 00
of Leicester, Mass., 4s, . .	12,000	12,740 00	12,000 00
of No. Attleborough, Mass., 4s, . .	5,000	5,600 00	5,000 00
of Orange, Mass., 4s, . .	18,000	19,170 00	18,000 00
of Randolph, Mass., 4s, . .	24,000	26,280 00	24,000 00
of Spencer, Mass., 4s, . .	5,000	5,350 00	5,000 00
of Westborough, Mass., 3½s, . .	10,000	10,525 00	10,000 00
	\$219,400	\$234,416 50	\$219,400 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Colonial Nat'l Bank, Boston, . .	\$1,000	\$1,500 00	\$1,500 00
10	Continental Nat'l Bank, Boston, . .	—	50 00	—
30	Eliot National Bank, Boston, . .	3,000	4,500 00	3,600 00
20	National Bank of the Com- monwealth, Boston, . .	2,000	3,920 00	2,100 00
33	N'l Hide & Leather B'k, Boston, . .	3,300	4,092 00	3,960 00
41	Nat'l Shawmut Bank, Boston, . .	4,100	8,200 00	6,150 00
20	Nat'l Webster Bank, Boston, . .	2,000	2,080 00	2,000 00
50	State National Bank, Boston, . .	5,000	5,550 00	5,300 00
92	Leicester Nat'l Bank, Leicester, . .	9,200	11,960 00	11,960 00

Leicester Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Millbury Nat'l Bank, Millbury,	\$600	\$600 00	\$600 00
5	Oxford National B'k, Oxford,	500	625 00	500 00
28	Central N'l Bank, Worcester,	2,800	3,080 00	3,500 00
1	City Nat'l Bank, Worcester, .	100	125 00	125 00
		\$33,600	\$46,282 00	\$41,295 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$5,000	\$5,525 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	7,000	7,180 00	7,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,800 00	20,000 00
Boston & Providence R.R. 4s, . .	5,000	5,400 00	5,000 00
Boyer Valley R.R. 3½s, . . .	15,000	15,300 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Eastern R.R. 6s, . . .	3,000	3,345 00	3,000 00
Erie & Pittsburgh R.R. 3½s, . . .	3,000	3,120 00	3,000 00
Fitchburg R.R. 4s, . . .	4,000	4,060 00	4,000 00
Illinois Central R.R. 3s, . . .	5,000	4,500 00	4,525 00
Illinois Central R.R. 3½s, . . .	20,000	20,200 00	20,000 00
Maine Central R.R. 4s, . . .	4,000	4,200 00	4,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	15,000	15,750 00	15,000 00
Old Colony R.R. 4s, . . .	5,000	5,675 00	5,000 00
Upper Coos R.R. 4s, . . .	5,000	5,350 00	5,000 00
	\$136,000	\$142,805 00	\$135,525 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,479 48	3 per cent.	\$37,850 00	4½ per cent.	\$5,100 00	5½ per cent.
7,600 00	3½ “	187,977 50	5 “	30,750 46	6 “
53,392 00	4 “				

Leicester Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	209	
Aggregate amount of the same,		\$197,569 96
Total number of loans upon real estate,	206	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		31,410 58
Times for the dividends fixed by the by-laws: June 1 and December 1; payable after June 1 and December 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$13,091 25 } during the year ending Oct. 31, 1901, { 1½ per cent., 11,623 88 }		24,715 13
Number of accounts opened during the year ending Oct. 31, 1901,	136	
Number of accounts closed during the year ending Oct. 31, 1901,	88	
Total number of open accounts Oct. 31, 1901,	1,461	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),		1,315 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		70,315 88
Number of same,	833	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		71,458 66
Number of same,	748	
Date of examination by commissioner: May 14.		

LENOX SAVINGS BANK—LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.*

EDWARD McDONALD, *Treasurer.*

M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS POST,

WILLIAM D. CURTIS,

HENRY SEDGWICK,

L. C. PETERS,

HENRY A. BELDEN.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,120 00	Deposits, . . .	\$335,516 18
Bank stock, as per schedule, .	48,838 00	Guaranty fund, .	4,728 23
Railroad bonds, as per schedule, .	36,596 11	Interest account, .	2,937 25
Boston Terminal Co. bonds, .	32,575 62	Profit and loss ac-	
Loans on real estate, . . .	188,240 00	count, . . .	1,990 89
Loans on personal security, .	10,300 00		
Loans to counties, cities or towns			
(notes),	11,000 00		
Deposits in banks, on interest, .	9,193 32		
Deposit in bank, not on interest, .	7,112 00		
Expense account,	197 50		
	<hr/> \$345,172 55		<hr/> \$345,172 55

Cash on Deposit in Banks, amount in each :—

Lenox National Bank, Lenox,	\$7,112 00
Springfield National Bank, Springfield,	2,542 47
Springfield Safe Deposit and Trust Company, Springfield,	6,650 85

Lenox Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$1,000	\$1,150 00	\$1,120 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Lee National Bank, Lee, . . .	\$2,500	\$4,125 00	\$4,189 00
60	Lenox Nat'l Bank, Lenox, . .	6,000	9,000 00	7,920 00
15	Palmer Nat'l Bank, Palmer, . .	1,500	1,500 00	2,300 00
20	Agricultural N'l B'k, Pittsfield,	2,000	4,900 00	5,005 00
19	Pittsfield Nat'l B'k, Pittsfield, .	1,900	2,907 00	2,980 00
10	Chapin Nat'l B'k, Springfield,	1,000	1,150 00	1,550 00
14	Chicopee N'l B'k, Springfield,	1,400	2,100 00	2,424 00
10	City Nat'l Bank, Springfield, . .	1,000	1,420 00	1,550 00
15	John Hancock National Bank, Springfield,	1,500	1,500 00	1,830 00
10	Second N'l B'k, Springfield, . .	1,000	1,300 00	1,550 00
20	Springfield N'l B'k, Springfield,	2,000	3,800 00	3,000 00
25	Springfield Safe Deposit and Trust Co., Springfield, . . .	2,500	3,750 00	3,750 00
24	Third Nat'l Bank, Springfield,	2,400	5,280 00	5,280 00
12	Housatonic National Bank, Stockbridge,	1,200	1,740 00	2,010 00
25	Taunton Safe Deposit and Trust Co., Taunton,	2,500	2,500 00	2,500 00
10	Mechanics' N'l B'k, Worcester,	1,000	950 00	1,000 00
		\$31,400	\$47,922 00	\$48,838 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,375 00	\$10,528 61
Illinois Central R.R. 3½s,	25,000	25,250 00	26,067 50
	\$35,000	\$35,625 00	\$36,596 11

Lenox Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$34,800 00	\$32,575 62

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,193 32 11,000 00	3 per cent. 3½ “	\$161,285 00	5 per cent.	\$37,255 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	48		
Aggregate amount of the same,		\$57,440 00	
Total number of loans upon real estate,	63		
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		13,897 39	
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on same days.			
Rate and amount of each semi-annual dividend { 2 per cent., \$5,690 84 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 5,374 23 }		11,065 07	
Number of accounts opened during the year ending Oct. 31, 1901,	209		
Number of accounts closed during the year ending Oct. 31, 1901,	96		
Total number of open accounts Oct. 31, 1901,	953		
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),		844 00	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		73,730 76	
Number of same,	1,056		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		50,225 22	
Number of same,	502		
Date of examination by commissioner: June 5.			

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 34.

JOSEPH G. TENNEY, *President.*

HAMILTON MAYO, *Treasurer.*

HAMILTON MAYO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMILTON MAYO,

CLESSON KENNEY,

CHARLES C. BOYDEN,

D. C. NICKERSON,

ARTHUR H. HALL.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$165,000 00	Deposits, . . .	\$1,570,485 10
Bank stock, as per schedule, .	37,204 00	Guaranty fund, .	75,000 00
Loans on bank stock, . . .	4,725 00	Interest account, .	21,554 76
Railroad bonds, as per schedule,	106,500 00		
Loan on railroad stock, . . .	700 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	825,481 06		
Loans on personal security, .	188,450 00		
Loans to counties, cities or towns (notes),	292,500 00		
Loans on depositors' books, .	1,085 00		
Deposit in bank, on interest, .	13,652 50		
Deposit in bank, not on interest,	10,000 00		
Cash on hand,	1,742 30		
	\$1,667,039 86		\$1,667,039 86

Cash on Deposit in Bank:—

Leominster National Bank, Leominster, \$23,652 50

Loans on Bank Stock, amount on each:—

20 shares Leominster National Bank, Leominster,	\$2,000 00
10 shares Leominster National Bank, Leominster,	1,000 00
5 shares Leominster National Bank, Leominster,	500 00
10 shares Leominster National Bank, Leominster,	425 00
25 shares Central National Bank, Lynn,	800 00

Loan on Railroad Stock:—

5 shares Boston & Albany R.R., \$700 00

Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s, .	\$5,000	\$5,000 00	\$5,000 00
City of Brockton, Mass., 4s, . .	8,000	8,280 00	8,000 00
of Chicago, Ill., 4s,	25,000	27,000 00	25,000 00
of Dubuque, Iowa, 4s,	8,000	8,690 00	8,000 00
of Holyoke, Mass., 3½s,	20,000	20,400 00	20,000 00
of Lowell, Mass., 4s,	10,000	10,287 50	10,000 00
of Malden, Mass., 3½s,	4,000	4,030 00	4,000 00
of Malden, Mass., 4s,	6,000	6,225 00	6,000 00
of Manchester, N. H., 4s,	10,000	10,875 00	10,000 00
of Marlborough, Mass., 4s,	10,000	10,625 00	10,000 00
of Meriden, Conn., 4s,	10,000	10,125 00	10,000 00
of Newton, Mass., 4s,	15,000	17,212 50	15,000 00
of Quincy, Mass., 4s,	10,000	10,925 00	10,000 00
of Woburn, Mass., 4s,	8,000	8,100 00	8,000 00
Town of Peabody, Mass., 4s,	6,000	6,705 00	6,000 00
of Reading, Mass., 4s,	10,000	10,850 00	10,000 00
	\$165,000	\$175,330 00	\$165,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
3	Blackstone N'l B'k, Boston, . .	\$69	\$15 00	\$24 00
62	Boston National Bank, Boston, .	—	62 00	—
15	Boylston Nat'l Bank, Boston, . .	1,500	1,575 00	1,500 00
27	Central National Bank, Boston, .	2,700	3,186 00	2,700 00
20	Continental N'l Bank, Boston, . .	—	100 00	—
25	Eliot National Bank, Boston, . .	2,500	3,750 00	2,500 00
10	Market Nat'l Bank, Boston, . .	780	130 00	380 00
9	N'l B'k of Commerce, Boston, . .	900	1,134 00	900 00
20	National Bank of the Com- monwealth, Boston,	2,000	3,920 00	2,000 00
17	National Eagle Bank, Boston, . .	34	51 00	—
50	Nat'l Webster Bank, Boston, . .	5,000	5,200 00	5,000 00
1	Winthrop Nat'l Bank, Boston, . .	100	160 00	100 00
80	Safety Fund N'l B'k, Fitchburg, .	8,000	8,000 00	6,000 00
150	Leominster N'l B'k, Leominster, .	15,000	17,250 00	15,000 00
10	Crocker N'l B'k, Turner's Falls, .	1,000	1,400 00	1,000 00
		\$40,000	\$45,720 00	\$37,204 00

Leominster Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$15,000	\$17,100 00	\$15,000 00
Boston & Maine R.R. 4½s,	1,000	1,270 00	1,000 00
Chic., Burlington & Quincy R.R. 7s,	31,000	32,550 00	31,000 00
Fitchburg R.R. 4s,	10,000	10,275 00	9,500 00
Fitchburg R.R. 4½s,	6,000	6,727 50	6,000 00
Fitchburg R.R. 5s,	12,000	12,602 50	12,000 00
Maine Central R.R. 4s,	10,000	10,612 50	10,000 00
New York & New England R.R. 7s,	22,000	24,255 00	22,000 00
	\$107,000	\$115,392 50	\$106,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,652 50	2 per cent.	\$105,000 00	3½ per cent.	\$907,101 46	5 per cent.
25,000 00	3¼ " "	15,000 00	3½ " "	10,100 00	5½ " "
55,000 00	3½ " "	36,500 00	4 " "	5,000 00	5½ " "
26,000 00	3¾ " "	24,500 00	4½ " "	58,739 60	6 " "
25,000 00	3.16 " "	20,000 00	4½ " "		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	18,500 00
Net income received from same during year ending Oct. 31, 1901,	1,046 77
Number of loans which are of an amount not exceeding \$3,000 each, 476	
Aggregate amount of the same,	484,641 06
Total number of loans upon real estate,	503
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	78,049 86
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,658 79 } during the year ending Oct. 31, 1901, { 2 per cent., 29,154 11 }	56,812 90
Number of accounts opened during the year ending Oct. 31, 1901,	861
Number of accounts closed during the year ending Oct. 31, 1901,	593
Total number of open accounts Oct. 31, 1901,	4,473
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	3,393 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	330,352 64
Number of same,	4,306
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	264,186 97
Number of same,	3,496
Date of examination by commissioner: June 10.	

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 31.

BRADLEY C. WHITCHER, *President.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BRADLEY C. WHITCHER,

WALTER WELLINGTON,

LEONARD A. SAVILLE,

EDWIN S. SPAULDING,

LYMAN LAWRENCE,

GEORGE W. SPAULDING.

Open for business Wednesdays, 3.30 to 6 P.M. ; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$52,000 00	Deposits,	\$480,571 25
Loan on public funds, . . .	40,000 00	Guaranty fund, . .	22,000 00
Loan on bank stock,	2,000 00	Interest account, .	2,352 48
Railroad bonds, as per schedule,	56,000 00	Profit and loss ac-	
Loan on railroad bonds, . . .	2,000 00	count,	2,582 50
Boston Terminal Co. bonds, .	20,000 00	Rents and expenses	
Real estate (for banking pur-		of bank building, .	310 33
poses),	6,557 52		
Real estate by foreclosure, . .	17,254 66		
Loans on real estate,	214,696 00		
Loans on personal security, . .	53,560 00		
Loans to counties, cities or towns			
(notes),	25,000 00		
Loans on depositors' books, . .	200 00		
Deposit in bank, on interest, .	15,470 40		
Expense account,	64 95		
Premium account,	1,175 00		
Cash on hand,	1,838 03		
	\$507,816 56		\$507,816 56

Cash on Deposit in Bank :—

Fourth National Bank, Boston, \$15,470 40

Loan on Public Funds :—

\$6,000 Town of Ipswich 4s,	} \$40,000 00
5,000 Massachusetts 3½s,	
20,000 Massachusetts 3½s,	
10,000 Massachusetts 3½s,	

Lexington Savings Bank — Continued.

Loan on Bank Stock :—

15 shares Merchants National Bank, Boston, }	\$2,000 00
15 shares Essex National Bank, Haverhill, }	

Loan on Railroad Bonds :—

\$2,000 Eastern R.R. 6s,	\$2,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$5,000	\$5,000 00	\$5,000 00
County of Aroostook, Me., 4½s,	5,000	5,525 00	5,000 00
City of Cleveland, Ohio, 5s,	5,000	5,075 00	5,000 00*
of Concord, N. H., 4s,	5,000	5,631 00	5,000 00
of Malden, Mass., 4s,	2,000	2,145 00	2,000 00
of Milwaukee, Wis., 5s,	5,000	5,125 00	5,000 00
of Newton, Mass., 4s,	15,000	17,700 00	15,000 00
Town of Lexington, Mass., 4s,	10,000	10,950 00	10,000 00
	\$52,000	\$57,151 00	\$52,000 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$11,000	\$11,765 00	\$11,000 00
Boston & Maine R.R. 4s,	5,000	5,725 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	12,550 00	10,000 00
Concord & Montreal R.R. 4s,	5,000	5,481 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,775 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,475 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,550 00	10,000 00
Old Colony R.R. 4s,	5,000	5,575 00	5,000 00
	\$56,000	\$63,896 00	\$56,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,200 00	\$20,000 00

Lexington Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,470 40	2½ per cent.	\$5,000 00	4½ per cent.	\$127,675 00	5 per cent.
40,000 00	3¾ “	10,000 00	4½ “	91,281 00	6 “
45,000 00	4 “	18,500 00	4¾ “		

Amount invested in real estate for banking purposes,	\$6,557 52
Estimated value of the same,	7,500 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	82 70
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	17,254 66
Assessed value of the same,	18,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 100	
Aggregate amount of the same,	151,431 00
Total number of loans upon real estate, 99	
Amount of investments from which no income is received,	10,389 47
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	22,117 02
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$7,861 32 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 7,972 05 }	15,833 37
Number of accounts opened during the year ending Oct. 31, 1901, . . . 170	
Number of accounts closed during the year ending Oct. 31, 1901, . . . 118	
Total number of open accounts Oct. 31, 1901, 1,660	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,135 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	83,719 80
Number of same, 1,616	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	93,649 36
Number of same, 1,279	
Date of examination by commissioner: January 2.	

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 56.

JOHN A. FAULKNER, *President.*

AUSTIN K. CHADWICK, *Treasurer.*

AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUSTIN K. CHADWICK,

GEORGE L. HOOPER,

WILLIAM F. WILDER,

ARTHUR STAPLES,

SAMUEL H. THOMPSON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits,	\$2,660,402 21
Bank stock, as per schedule, .	140,329 00	Guaranty fund, . .	131,500 00
Loans on bank stock,	3,600 00	Profit and loss account,	36,085 46
Railroad bonds, as per schedule, .	310,000 00	Bank liquidation account,	3,093 37
Real estate (for banking purposes),	65,000 00		
Loans on real estate,	1,632,251 00		
Loans on personal security, . .	628,959 50		
Loans to counties, cities or towns (notes),	3,640 00		
Deposits in banks, on interest, .	17,941 20		
Suspense account,	803 20		
Cash on hand,	3,557 14		
	<u>\$2,831,081 04</u>		<u>\$2,831,081 04</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$4,830 69
Prescott National Bank, Lowell,	3,110 51
Middlesex Safe Deposit and Trust Company, Lowell,	10,000 00

Loans on Bank Stock, amount on each :—

6 shares Old Boston National Bank, Boston,	} \$3,000 00
1 share National Webster Bank, Boston,	
2 shares Appleton National Bank, Lowell,	
26 shares Prescott National Bank, Lowell,	
5 shares Railroad National Bank, Lowell,	
3 shares Middlesex Safe Deposit and Trust Company, Lowell,	500 00
	100 00

Lowell Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., $\frac{3}{4}$ s, .	\$25,000	\$27,000 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National B'k, Boston, .	\$4,400	\$4,708 00	\$4,400 00
33	Blackstone Nat'l Bank, Boston,	759	165 00	759 00
52	Boylston Nat'l Bank, Boston, .	5,200	5,460 00	5,200 00
50	Eliot National Bank, Boston, .	5,000	7,500 00	5,000 00
5	Faneuil Hall N'l B'k, Boston, .	500	650 00	500 00
31	Freemans Nat'l Bank, Boston, .	3,100	3,131 00	3,100 00
40	Lincoln Nat'l Bank, Boston, .	400	120 00	400 00
10	Merchants Nat'l Bank, Boston,	1,000	1,750 00	1,000 00
40	N'l B'k of Commerce, Boston, .	4,000	5,040 00	4,000 00
20	National Bank of the Common- wealth, Boston,	2,000	3,920 00	2,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,500 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,510 00	1,000 00
50	National City Bank, Boston, .	—	250 00	—
17	Nat'l Exchange Bank, Boston,	1,700	2,380 00	1,700 00
34	N'l Hide & Leather B'k, Boston,	3,400	4,216 00	3,400 00
126	Nat'l Shawmut Bank, Boston, .	12,600	25,200 00	18,900 00
40	National Union Bank, Boston, .	4,000	6,040 00	4,000 00
25	Second National Bank, Boston,	2,500	4,500 00	2,500 00
5	Shawmut Nat'l Bank, Boston, .	—	5 00	—
60	Shoe & Leather N'l B'k, Boston,	6,000	9,000 00	6,000 00
20	State National Bank, Boston, .	2,000	2,220 00	2,000 00
61	Suffolk National Bank, Boston,	6,100	7,015 00	6,100 00
35	Tremont Nat'l B'k, Boston, .	1,750	350 00	1,750 00
20	Washington N'l Bank, Boston,	2,000	2,220 00	2,000 00
85	First National Bank, Lowell, .	8,500	11,900 00	11,305 00
35	Merchants Nat'l B'k, Lowell, .	3,500	4,900 00	3,500 00
100	Old Lowell Nat'l B'k, Lowell,	10,000	10,800 00	12,075 00
135	Prescott Nat'l Bank, Lowell, .	13,500	14,850 00	16,740 00
78	Railroad Nat'l Bank, Lowell, .	7,800	9,750 00	9,000 00
20	Wamesit Nat'l Bank, Lowell, .	2,000	2,000 00	2,000 00
		\$124,709	\$164,050 00	\$140,329 00

Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$25,000	\$27,500 00	\$25,000 00
Chicago & Northwestern R.R. 3½s, .	25,000	25,750 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s, .	75,000	79,125 00	75,000 00
Fitchburg R.R. 4s,	20,000	22,300 00	20,000 00
Fitchburg R.R. 5s,	25,000	27,375 00	25,000 00
Illinois Central R.R. 4s,	50,000	56,250 00	50,000 00
Maine Central R.R. 4½s,	15,000	16,575 00	15,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
Norwich & Worcester R.R. 4s,	25,000	28,000 00	25,000 00
	\$310,000	\$335,375 00	\$310,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,830 69	2 per cent.	\$295,000 00	4½ per cent.	\$1,052,466 00	5 per cent.
3,110 51	2½ “	687,244 50	4½ “	29,850 00	5½ “
118,640 00	4 “	51,900 00	4¾ “	43,350 00	6 “

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Net income received from same during year ending Oct. 31, 1901, . . .	204 29
Number of loans which are of an amount not exceeding \$3,000 each, 462	
Aggregate amount of the same,	556,296 00
Total number of loans upon real estate,	539
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	122,388 58
Time for the dividends fixed by the by-laws: first Saturday in January and July; payable Monday following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,883 66 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 43,513 15 }	91,396 81
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,845
Number of accounts closed during the year ending Oct. 31, 1901, . . .	2,273
Total number of open accounts Oct. 31, 1901,	11,565
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	8,689 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	557,643 33
Number of same,	17,181
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	487,143 35
Number of same,	8,994
Date of examination by commissioner: March 28.	

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. ST. JOHN CHAMBRÉ, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE J. CARNEY,

JAMES W. B. SHAW,

JOHN J. COLTON,

FREDERICK TAYLOR,

CHARLES H. HOBSON.

Open for business every business day for deposits, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.;
for payments, Tuesdays, Thursdays, Saturdays, 9 A.M. to 2 P.M.;
Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$300,000 00	Deposits,	\$5,269,853 66
Bank stock, as per schedule, .	124,919 00	Guaranty fund, . .	277,518 05
Loans on bank stock,	18,100 00	Profit and loss account,	18,667 68
Real estate (for banking purposes),	20,334 06	Suspense account, . .	15,275 01
Loans on real estate,	1,935,473 16	Real estate income account,	2,766 39
Loans on personal security, . .	1,377,300 00		
Loans to counties, cities or towns (notes),	1,600,720 00		
Deposits in banks, on interest, .	190,623 96		
Reconstruction account, . . .	16,610 61		
	<u>\$5,584,080 79</u>		<u>\$5,584,080 79</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$100,000 00
Merchants National Bank, Lowell,	15,623 96
Wamesit National Bank, Lowell,	75,000 00

Loans on Bank Stock, amount on each :—

93 shares Wamesit National Bank, Lowell,	\$9,000 00
10 shares Prescott National Bank, Lowell,	} 3,500 00
31 shares Railroad National Bank, Lowell,	
44 shares First National Bank, Lowell,	4,400 00
12 shares Prescott National Bank, Lowell,	1,200 00

Lowell Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4s,	\$300,000	\$336,000 00	\$300,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian N'l B'k, Boston, . .	\$71	\$142 00	\$71 00
344	Merchants N'l Bank, Boston, .	34,400	60,200 00	34,400 00
174	National Eagle Bank, Boston,	348	522 00	348 00
161	New England N'l B'k, Boston,	16,100	23,184 00	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	85,140 00	47,300 00
160	First National Bank, Lowell, .	16,000	22,400 00	16,000 00
107	Merchants Nat'l Bank, Lowell,	10,700	14,980 00	10,700 00
		\$124,919	\$206,568 00	\$124,919 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$315,623 96	2 per cent.	\$12,000 00	3 ⁵⁵ / ₁₀₀ per ct.	\$167,200 00	4 ¹ / ₂ per cent.
75,000 00	2 ¹ / ₂ "	237,500 00	3 ³ / ₈ "	651,000 00	4 ¹ / ₂ "
150,000 00	3 "	650,000 00	3 ³ / ₈ "	34,500 00	4 ³ / ₄ "
207,800 00	3 ¹ / ₈ "	5,490 00	3 ⁷ / ₁₀ "	823,155 47	5 "
104,500 00	3 ¹ / ₄ "	118,000 00	3 ⁷ / ₈ "	10,000 00	5 ¹ / ₂ "
70,000 00	3 ³ / ₁₀ "	1,039,030 00	4 "	7,867 69	6 "
368,550 00	3 ¹ / ₂ "	75,000 00	4 ¹⁵ / ₆₄ "		

Amount invested in real estate for banking purposes,	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	42,350 00
Net income received from same during year ending Oct. 31, 1901, . .	996 06
Number of loans which are of an amount not exceeding \$3,000 each, 168	
Aggregate amount of the same,	230,344 84
Total number of loans upon real estate,	276
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	222,019 30
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on same days.	

Lowell Institution for Savings—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$102,823 03 }	\$181,822 55
during the year ending Oct. 31, 1901, . . . { 1½ per cent., 78,999 52 }	
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,558
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,770
Total number of open accounts Oct. 31, 1901, . . .	12,381
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes), . . .	14,911 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901, . . .	735,821 00
Number of same, . . .	11,230
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901, . . .	1,009,263 47
Number of same, . . .	13,662
Date of examination by commissioner: April 4.	

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 35.

GEORGE D. GREEN, *President.*

GEORGE A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE D. GREEN,

A. H. HALFORD,

E. E. FULLER,

M. H. LYONS,

W. S. COLWELL.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$1,100 00	Deposits,	\$138,673 01
Railroad bonds, as per schedule, . .	1,000 00	Guaranty fund,	2,010 38
Loans on real estate,	88,991 87	Interest account,	573 52
Loans on personal security,	22,788 82		
Loans on depositors' books,	150 00		
Deposits in banks, on interest, . .	16,552 89		
Deposit in bank, not on interest, . .	7,153 53		
Expense account,	77 68		
Insurance account,	72 29		
Cash on hand,	3,369 83		
	\$141,256 91		\$141,256 91

Cash on Deposit in Banks, amount in each :—

Chicopee National Bank, Springfield,	\$4,202 34
Pynchon National Bank, Springfield,	7,153 53*
Second National Bank, Springfield,	5,834 62
Springfield National Bank, Springfield,	3,754 10
Springfield Safe Deposit and Trust Company, Springfield,	2,761 83

* This amount is in excess of the legal limit.

Ludlow Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City Nat'l Bank, Holyoke, .	\$1,000	\$1,150 00	\$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s, . . .	\$1,000	\$1,155 00	\$1,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,552 89	3 per cent.	\$13,560 69	5½ per cent.	\$26,220 00	6 per cent.
72,150 00	5 " "				

Number of loans which are of an amount not exceeding \$3,000 each,	87		
Aggregate amount of the same,		\$80,291	87
Total number of loans upon real estate,	89		
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		6,231	88
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.			
Rate and amount of each semi-annual dividend { 2 per cent., \$2,184 83 } during the year ending Oct. 31, 1901, { 2 per cent., 2,482 34 }		4,667	17
Number of accounts opened during the year ending Oct. 31, 1901,	241		
Number of accounts closed during the year ending Oct. 31, 1901,	166		
Total number of open accounts Oct. 31, 1901,	808		
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		844	21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		55,581	22
Number of same,	1,762		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		39,636	22
Number of same,	716		
Date of examination by commissioner: February 25.			

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 65.

ROLLIN E. HARMON, *President.*

HENRY E. NEWHALL, *Treasurer.*

HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROLLIN E. HARMON,

CHARLES H. NEWHALL,

JAMES S. NEWHALL,

RUFUS KIMBALL,

HENRY A. PEVEAR.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 3 to 6 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$83,000 00	Deposits, . . .	\$4,376,658 82
Loans on public funds, . . .	953,000 00	Guaranty fund, . . .	217,750 00
Bank stock, as per schedule, . . .	134,187 64	Profit and loss account, . . .	154,144 61
Loans on bank stock, . . .	42,175 00	Interest on mortgages held as collateral, . .	18 26
Railroad bonds, as per schedule, . .	171,572 80	Due on mortgage loan, . . .	100 24
Loans on railroad bonds, . . .	414,000 00		
Loans on railroad stock, . . .	21,000 00		
Real estate (for banking purposes), . . .	33,661 99		
Real estate by foreclosure, . . .	31,240 11		
Loans on real estate, . . .	1,204,966 02		
Loans on personal security, . . .	1,561,701 00		
Deposits in banks, on interest, . . .	83,413 83		
Expense account, . . .	4,151 64		
Taxes, etc., paid, . . .	596 24		
Tax titles, . . .	452 83		
Cash on hand, . . .	9,552 83		
	\$4,748,671 93		\$4,748,671 93

Cash on Deposit in Banks, amount in each:—

Merchants National Bank, Boston,	\$16 67
National Bank of the Republic, Boston,	31,748 15
National Shawmut Bank, Boston,	4,228 47
National City Bank, Lynn,	14,199 89
Central National Bank, Lynn,	8,220 65
Lynn National Bank, Lynn,	25,000 00

10 shares Manufacturers National Bank, Lynn,	. . . . .	\$700 00
5 shares Lynn National Bank, Lynn,	. . . . .	500 00
10 shares Security Safe Deposit and Trust Company, Lynn,	. . . . .	800 00
2 shares Railroad National Bank, Lowell,	. . . . .	175 00
60 shares Security Safe Deposit and Trust Company, Lynn,	. . . . .	5,000 00
160 shares Shoe and Leather National Bank, Boston,	. . . . .	16,000 00

Lynn Five Cents Savings Bank—Continued.

100 shares National Bank of the Republic, Boston,	}	\$19,000 00
73 shares Washington National Bank, Boston,		
10 shares Massachusetts Loan and Trust Co., Boston,		
10 shares Natick National Bank, Natick,		

Loans on Railroad Bonds, amount on each:—

\$16,000 Boston & Lowell R.R. 3½s,	}	\$38,000 00
1,000 Boston, Concord & Montreal R.R. 6s,		
23,000 Illinois Central R.R. 3½s,		
1,000 Concord & Montreal R.R. 4s,		
1,000 New York & New England R.R. 6s,	}	100,000 00
83,000 Illinois Central R.R. 3½s,		
25,000 Fitchburg R.R. 4s,		
19,000 New York, New Haven & Hartford R.R. 3½s,		
8,000 Fitchburg R.R. 5s,	}	25,000 00
5,000 Boston & Maine R.R. 4½s,		
9,000 New York, New Haven & Hartford R.R. 3½s,		
4,000 Chicago, Burlington & Quincy R.R. 3½s,		
16,000 Illinois Central R.R. 3½s,	}	15,000 00
200,000 Cleveland & Pittsburgh R.R. 3½s,		
6,000 Cleveland & Pittsburgh R.R. 4½s,		
10,000 Boston & Maine R.R. 4½s,		
12,000 Fitchburg R.R. 4s,		12,000 00

Loans on Railroad Stock, amount on each:—

15 shares Boston & Lowell R.R.,	}	\$20,000 00
50 shares Old Colony R.R.,		
100 shares New York, New Haven & Hartford R.R.,		
11 shares Boston & Maine R.R.,		1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$25,000	\$27,437 50	\$25,000 00
of Grand Rapids, Mich., 4s,	5,000	5,175 00	5,000 00
of Lynn, Mass., 4s,	12,000	12,030 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,060 00	1,000 00
of Newton, Mass., 5s,	5,000	5,350 00	5,000 00
of Peoria, Ill., 4½s,	10,000	10,600 00	10,000 00*
of Rockford, Ill., 4½s,	21,000	22,060 00	21,000 00
Town of Framingham, Mass., 4s,	4,000	4,170 00	4,000 00
	\$83,000	\$87,882 50	\$83,000 00

* A legal investment when made.

Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Blackstone N'l Bank, Boston, .	\$851	\$185 00	\$851 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,470 00	1,400 00
15	Freemans Nat'l Bank, Boston, .	1,500	1,515 00	1,252 50
253	N'l B'k of Redemption, Boston, .	25,300	31,625 00	30,000 00
42	N'l B'k of the Republic, Boston, .	4,200	6,342 00	4,200 00
23	Nat'l Exchange Bank, Boston, .	2,300	3,220 00	2,957 50
4	N'l Hide & Leather B'k, Boston, .	400	496 00	373 17
60	Nat'l Shawmut Bank, Boston, .	6,000	12,000 00	9,000 00
127	National Union Bank, Boston, .	12,700	19,177 00	15,500 00
15	Shoe & Leather N'l B'k, Boston, .	1,500	2,250 00	1,500 00
63	Tremont Nat'l Bank, Boston, .	3,150	630 00	3,150 00
30	Winthrop Nat'l Bank, Boston, .	3,000	4,800 00	3,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
78	Central National Bank, Lynn, .	7,800	11,700 00	9,613 97
61	First National Bank, Lynn, .	6,100	6,710 00	6,850 00
276	National City Bank, Lynn, .	27,600	42,780 00	39,539 50
		\$108,801	\$149,900 00	\$134,187 64

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 5s,	\$15,572 80	\$15,806 39	\$15,572 80
New York & New England R.R. 6s,	18,000 00	19,305 00	18,000 00
New York & New England R.R. 7s,	138,000 00	152,490 00	138,000 00
	\$171,572 80	\$187,601 39	\$171,572 80

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,993 29	2 per cent.	\$69,000 00	3 $\frac{7}{8}$ per cent.	\$25,000 00	4 $\frac{3}{4}$ per cent.
22,420 54	2 $\frac{1}{2}$ "	1,522,400 00	4 "	281,500 00	5 "
204,000 00	3 "	50,000 00	4 $\frac{1}{4}$ "	796,416 02	5 $\frac{1}{4}$ "
325,000 00	3 $\frac{1}{2}$ "	322,500 00	4 $\frac{1}{2}$ "	19,326 00	6 "
461,000 00	3 $\frac{3}{4}$ "	145,300 00	4 $\frac{3}{4}$ "	400 00	6 $\frac{1}{2}$ "

Lynn Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,661 99
Estimated value of the same,	34,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1901,	1,389 81
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	31,240 11
Assessed value of the same,	47,572 00
Number of loans which are of an amount not exceeding \$3,000 each,	969
Aggregate amount of the same,	778,842 02
Total number of loans upon real estate,	1,020
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	204,157 28
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$79,454 39 } during the year ending Oct. 31, 1901, { 1½ per cent., 71,504 50 }	150,958 89
Number of accounts opened during the year ending Oct. 31, 1901,	3,906
Number of accounts closed during the year ending Oct. 31, 1901,	2,733
Total number of open accounts Oct. 31, 1901,	21,977
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	12,624 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	929,501 50
Number of same,	31,016
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	883,244 75
Number of same,	20,416
Date of examination by commissioner: March 29.	

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 49.

PHILIP A. CHASE, *President.*

WALTER E. SYMONDS, *Treasurer.*

WALTER E. SYMONDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,

JOSEPH B. BREED,

LUTHER S. JOHNSON,

WILLIAM BASSET.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2.30 to 5.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$863,650 00	Deposits, . . .	\$4,772,886 30
Loans on public funds, . . .	75,000 00	Guaranty fund, . . .	235,000 00
Bank stock, as per schedule, .	140,428 00	Profit and loss account, . . .	208,506 08
Loans on bank stock, . . .	4,500 00		
Railroad bonds, as per schedule,	696,054 95		
Real estate (for banking purposes), . . .	30,000 00		
Loans on real estate, . . .	1,474,656 00		
Loans on personal security, .	1,609,153 00		
Loans to counties, cities or towns (notes), . . .	77,000 00		
Deposits in banks, on interest, .	232,704 00		
Tax titles, . . .	784 53		
Cash on hand, . . .	12,461 90		
	\$5,216,392 38		\$5,216,392 38

Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn,	\$157,704 00
Lynn National Bank, Lynn,	50,000 00
National City Bank, Lynn,	25,000 00

Loans on Public Funds, amount on each:—

\$50,000 Massachusetts 3½s,	\$50,000 00
30,000 Massachusetts 3s,	25,000 00

Loans on Bank Stock, amount on each:—

25 shares Security Safe Deposit and Trust Company, Lynn,	\$2,500 00
20 shares First National Bank, Lynn,	2,000 00

Lynn Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$150,000	\$162,312 50	\$150,000 00
District of Columbia 6s,	22,500	23,062 50	22,500 00
City of Akron, Ohio, 5s,	25,000	25,062 50	25,000 00
of Boston, Mass., 4s,	65,000	70,362 50	65,000 00
of Boston, Mass., 6s,	6,000	6,292 50	6,000 00
of Cambridge, Mass., 4s,	30,000	32,425 00	30,000 00
of Cambridge, Mass., 6s,	10,000	10,597 50	10,000 00
of Canton, Ohio, 5s,	5,000	5,175 00	5,000 00
of Chicago, Ill., 4s,	50,000	55,000 00	50,000 00
of Columbus, Ohio, 4s,	10,000	10,200 00	10,000 00*
of Dayton, Ohio, 4s,	25,000	25,500 00	25,000 00
of Detroit, Mich., 4s,	45,000	49,950 00	45,000 00
of Fitchburg, Mass., 6s,	79,000	86,110 00	79,000 00
of Hartford, Conn., 4s,	25,000	27,500 00	25,000 00
of Lynn, Mass., 4s,	137,150	142,870 25	137,150 00
of Middletown, Conn., 3½s,	15,000	15,637 50	15,000 00
of Milwaukee, Wis., 5s,	20,000	22,100 00	20,000 00
of Nashua, N. H., 4s,	20,000	21,350 00	20,000 00
of New Bedford, Mass., 6s,	5,000	6,087 50	5,000 00
of Newton, Mass., 4s,	10,000	10,675 00	10,000 00
of Peoria, Ill., 4½s,	20,000	21,250 00	20,000 00*
of Philadelphia, Pa., 3½s,	25,000	27,250 00	25,000 00
of Portland, Me., 6s,	14,000	16,030 00	14,000 00
of Salem, Mass., 5s,	2,000	2,080 00	2,000 00
of Somerville, Mass., 5½s,	10,000	10,900 00	10,000 00
of Taunton, Mass., 4s,	28,000	29,680 00	28,000 00
Town of Northbridge, Mass., 5s,	5,000	5,012 50	5,000 00
of South Abington, Mass., 4s,	5,000	5,350 00	5,000 00
	\$863,650	\$925,822 75	\$863,650 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$7,076 00	\$5,800 00
36	Blackstone N'l Bank, Boston, .	828	180 00	828 00
25	First National Bank, Boston, .	2,500	4,375 00	2,500 00
10	Freemans Nat'l Bank, Boston, .	1,000	1,010 00	1,000 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,425 00	2,500 00
118	N'l B'k of the Republic, Boston, .	11,800	17,818 00	11,800 00
55	N'l Exchange Bank, Boston, .	5,500	7,700 00	5,500 00
34	N'l Hide & Leather B'k, Boston, .	3,400	4,216 00	3,400 00

Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Nat'l Rockland Bank, Boston, .	\$10,000	\$12,800 00	\$10,000 00
78	N'l Shawmut Bank, Boston, .	7,800	15,600 00	11,700 00
92	National Union Bank, Boston, .	9,200	13,892 00	9,200 00
59	New England N'l B'k, Boston, .	5,900	8,496 00	5,900 00
75	Second National Bank, Boston, .	7,500	13,500 00	7,500 00
20	Shawmut Nat'l Bank, Boston, .	—	20 00	—
15	Winthrop Nat'l Bank, Boston, .	1,500	2,400 00	1,500 00
200	Central National Bank, Lynn, .	20,000	30,000 00	20,000 00
200	First Nat'l Bank, Lynn, .	20,000	22,000 00	20,000 00
213	National City Bank, Lynn, .	21,300	33,015 00	21,300 00
		\$136,528	\$196,523 00	\$140,428 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$25,000 00	\$28,500 00	\$25,000 00
Boston & Albany R.R. 5s, . . .	10,000 00	10,000 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000 00	31,500 00	25,000 00
Boston & Providence R.R. 4s, . .	20,000 00	21,700 00	20,000 00
Boston, Concord & Montreal R.R. 6s, . . .	46,000 00	55,200 00	46,000 00
Burlington & Missouri River R.R. 6s, . . .	25,000 00	30,250 00	25,000 00
Chicago, Burlington & Quincy R.R. 3½s, . . .	25,000 00	25,500 00	25,000 00
Chicago, Burlington & Quincy R.R. 4s, . . .	95,000 00	102,650 00	95,000 00
Chicago & Northwestern R.R. 7s, .	20,000 00	27,800 00	20,000 00
Concord & Montreal R.R. 4s, . . .	35,000 00	38,150 00	35,000 00
Eastern R.R. 6s, . . .	78,054 95	86,951 00	78,054 95
Fitchburg R.R. 5s, . . .	25,000 00	25,500 00	25,000 00
Hannibal & St. Joseph R.R. 6s, . .	20,000 00	23,800 00	20,000 00
Maine Central R.R. 7s, . . .	43,000 00	55,900 00	43,000 00
Milwaukee, Lake Shore & Western R.R. 6s, . . .	25,000 00	33,875 00	25,000 00
New Haven & Northampton R.R. 6s, . . .	11,000 00	12,430 00	11,000 00
New York & New England R.R. 6s, . . .	25,000 00	26,812 50	25,000 00
New York & New England R.R. 7s, . . .	75,000 00	82,875 00	75,000 00

Lynn Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 3½s,	\$25,000 00	\$26,250 00	\$25,000 00
Old Colony R.R. 4½s,	10,000 00	10,150 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000 00	6,150 00	5,000 00
Troy & Boston R.R. 7s,	10,000 00	15,300 00	10,000 00
Winona & St. Peters R.R. 7s,	18,000 00	25,110 00	18,000 00
	\$696,054 95	\$802,353 50	\$696,054 95

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$157,704 00	2½ per cent.	\$1,016,000 00	4 per cent.	\$787,354 00	5 per cent.
75,000 00	3 “	115,000 00	4½ “	291,030 00	5½ “
115,000 00	3½ “	25,000 00	4¾ “	88,375 00	6 “
338,000 00	3¾ “	290,150 00	4½ “	900 00	7 “
155,000 00	3⅞ “	18,500 00	4¾ “		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	30,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 413	
Aggregate amount of the same,	585,282 00
Total number of loans upon real estate,	529
Gross amount of interests or profits received or earned, as per books, during year ending Oct. 31, 1901,	230,410 87
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$87,765 10 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 88,975 95 }	176,741 05
Number of accounts opened during the year ending Oct. 31, 1901,	1,579
Number of accounts closed during the year ending Oct. 31, 1901,	1,229
Total number of open accounts Oct. 31, 1901,	12,809
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,144 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	670,268 00
Number of same,	13,033
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	671,213 09
Number of same,	10,852
Date of examination by commissioner: May 28.	

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 41.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES PIERCE,

JOHN P. HOLDEN,

ABRAM G. HILL,

FRANK F. SILLIMAN,

EVERETT J. STEVENS,

WILLIAM G. A. TURNER.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturdays, for deposits,
7 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$282,550 00	Deposits, . . .	\$3,751,672 40
Bank stock, as per schedule, .	41,550 00	Guaranty fund, .	120,000 00
Railroad bonds, as per schedule, .	324,300 00	Interest account, .	7,123 38
Boston Terminal Co. bonds, .	60,000 00	Profit and loss ac-	
Real estate by foreclosure, .	17,476 61	count, . . .	104,999 32
Loans on real estate, . . .	1,790,314 00		
Loans on personal security, .	1,274,400 00		
Loans to counties, cities or towns			
(notes),	112,471 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	76,870 79		
Expense account,	730 71		
Cash on hand,	2,631 99		
	\$3,983,795 10		\$3,983,795 10

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$5,415 10
Winthrop National Bank, Boston,	25,404 77
Lawrence National Bank, Lawrence,	15,000 00
First National Bank, Malden,	26,050 92
Middlesex County National Bank, Winchester,	5,000 00

Malden Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$5,412 00	\$5,000 00
of Boston, Mass., 3½s, . . .	1,000	1,047 50	1,000 00
of Brockton, Mass., 3½s, . . .	22,750	23,210 00	22,750 00
of Brockton, Mass., 4s, . . .	6,000	6,135 00	6,000 00
of Burlington, Vt., 4s, . . .	1,000	1,097 00	1,000 00
of Cambridge, Mass., 3½s, . . .	25,000	25,500 00	25,000 00
of Cambridge, Mass., 4s, . . .	2,000	2,150 00	2,000 00
of Canton, Ohio, 3½s, . . .	4,500	4,725 00	4,500 00
of Eastport, Me., 4s, . . .	10,000	10,800 00	10,000 00
of Fall River, Mass., 6s, . . .	6,000	6,480 00	6,000 00
of Grand Rapids, Mich., 4½s, . . .	2,000	2,220 00	2,000 00
of Holyoke, Mass., 4s, . . .	1,000	1,032 00	1,000 00
of Malden, Mass., 3½s, . . .	5,500	5,500 00	5,500 00
of Malden, Mass., 4s, . . .	102,000	107,570 00	102,000 00
of Newton, Mass., 5s, . . .	5,000	5,375 00	5,000 00
of Quincy, Mass., 3½s, . . .	13,000	13,432 00	13,000 00
of Quincy, Mass., 4s, . . .	5,000	5,260 00	5,000 00
of Saginaw, Mich., 4s, . . .	7,000	7,595 00	7,000 00
Town of Boothbay, Me., 4s, . . .	1,000	1,000 00	1,000 00
of Bourne, Mass., 4s, . . .	4,800	4,836 00	4,800 00
of Burrillville, R. I., 4s, . . .	15,000	15,762 00	15,000 00
of Clinton, Mass., 4s, . . .	3,000	3,357 00	3,000 00
of Ipswich, Mass., 4s, . . .	10,000	11,225 00	10,000 00
of Leicester, Mass., 4s, . . .	4,000	4,050 00	4,000 00
of Needham, Mass., 4s, . . .	1,000	1,010 00	1,000 00
of Old Orchard, Me., 4s, . . .	10,000	10,900 00	10,000 00*
of Orange, Mass., 4s, . . .	1,000	1,015 00	1,000 00
of Sharon, Mass., 4s, . . .	4,000	4,360 00	4,000 00
of Waltham, Mass., 4s, . . .	4,000	4,260 00	4,000 00
of Winchester, N. H., 4s, . . .	1,000	1,037 00	1,000 00
	\$282,550	\$297,352 50	\$282,550 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Atlantic Nat'l Bank, Boston, .	\$2,300	\$2,806 00	\$2,300 00
20	Atlas National Bank, Boston; .	2,000	2,140 00	2,000 00
15	First National Bank, Boston, .	1,500	2,625 00	1,500 00
15	Freemans Nat'l Bank, Boston,	1,500	1,515 00	1,500 00
30	Merchants Nat'l Bank, Boston,	3,000	5,250 00	3,000 00
13	N'l Bank of Commerce, Boston,	1,300	1,638 00	1,300 00

Malden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	N'l B'k of Redemption, Boston,	\$5,500	\$6,875 00	\$5,500 00
73	Nat'l Exchange Bank, Boston,	7,300	10,220 00	7,300 00
25	Nat'l Hamilton Bank, Boston, .	2,500	2,500 00	2,500 00
14	N'l Hide & Leather B'k, Boston,	1,400	1,736 00	1,400 00
5	Nat'l Rockland Bank, Boston, .	500	640 00	500 00
10	Old Boston N'l Bank, Boston, .	1,000	990 00	1,000 00
16	Shawmut Nat'l Bank, Boston, .	—	16 00	—
47	State National Bank, Boston, .	4,700	5,217 00	4,700 00
5	Tremont Nat'l Bank, Boston, .	250	50 00	250 00
68	First National Bank, Malden, .	6,800	10,744 00	6,800 00
		\$41,550	\$54,962 00	\$41,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$27,000	\$29,970 00	\$27,000 00
Boston & Lowell R.R. 4s, . . .	37,000	39,290 00	37,000 00
Boston & Maine R.R. 3s,	14,000	13,300 00	13,300 00
Boston & Maine R.R. 4s,	3,000	3,420 00	3,000 00
Chic., Burlington & Quincy R.R. 3½s,	45,000	45,900 00	45,000 00
Chicago & Northwestern R.R. 3½s, .	10,000	10,200 00	10,000 00
Chicago & Northwestern R.R. 6s, .	14,000	15,820 00	14,000 00
Concord & Claremont R.R. 4½s, . .	10,000	11,100 00	10,000 00
Concord & Montreal R.R. 4s, . . .	30,000	32,850 00	30,000 00
Connecticut River R.R. 4s,	2,000	2,300 00	2,000 00
Fitchburg R.R. 3½s,	15,000	15,375 00	15,000 00
Fitchburg R.R. 5s,	4,000	4,145 00	4,000 00
Illinois Central R.R. 3½s,	16,000	16,160 00	16,000 00
Maine Central R.R. 4s,	11,000	11,600 00	11,000 00
New York & New England R.R. 6s,	10,000	11,797 00	10,000 00
New York & New England R.R. 7s,	1,000	1,125 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	40,000	41,900 00	40,000 00
New York, New Haven & Hartford R.R. 4s,	1,000	1,010 00	1,000 00
Old Colony R.R. 4s,	10,000	11,175 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	18,300 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,200 00	10,000 00
	\$325,000	\$349,937 00	\$324,300 00

Malden Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company $\frac{3}{2}$ s, .	\$60,000	\$69,600 00	\$60,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,466 02	2 per cent.	\$175,000 00	$3\frac{3}{4}$ per cent.	\$277,800 00	$4\frac{1}{2}$ per cent.
25,404 77	$2\frac{1}{2}$ "	25,000 00	$3\frac{7}{8}$ "	49,900 00	$4\frac{3}{4}$ "
20,000 00	3 "	482,500 00	4 "	991,235 00	5 "
126,471 00	$3\frac{1}{2}$ "	30,000 00	$4\frac{1}{2}$ "	207,200 00	$5\frac{1}{2}$ "
10,000 00	$3\frac{5}{8}$ "	349,500 00	$4\frac{1}{4}$ "	453,079 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$17,476 61
Assessed value of the same,	22,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 766	
Aggregate amount of the same,	1,036,719 00
Total number of loans upon real estate,	897
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	173,237 57
Times for the dividends fixed by the by-laws; second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$66,255 87 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 69,311 91 }	135,567 78
Number of accounts opened during the year ending Oct. 31, 1901, 2,006	
Number of accounts closed during the year ending Oct. 31, 1901, 1,250	
Total number of open accounts Oct. 31, 1901,	11,889
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,157 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	830,010 64
Number of same,	17,085
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	655,515 18
Number of same,	10,705
Date of examination by commissioner: April 26.	

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 53.

NATHAN P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

JOHN G. BROUGHTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATHAN P. SANBORN,

WILLIAM REYNOLDS,

WILLIAM L. HOOPER,

ROBERT C. BRIDGE,

HENRY A. POTTER.

Open for business every business day, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$52,488 53	Deposits,	\$540,602 65
Bank stock, as per schedule, .	40,579 88	Guaranty fund, .	21,157 83
Loan on bank stock,	7,000 00	Interest account, .	11,377 72
Railroad bonds, as per schedule,	67,038 33	Profit and loss account,	646 09
Real estate by foreclosure, .	32,041 19		
Loans on real estate,	176,332 91		
Loans on personal security, .	176,065 95		
Deposit in bank, on interest, .	16,616 44		
Expense account,	621 09		
Real estate expenses and taxes,	2,765 71		
Cash on hand,	2,234 26		
	\$573,784 29		\$573,784 29

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead, \$16,616 44

Loan on Bank Stock :—

73½ shares Martha's Vineyard National Bank, Edgartown, \$7,000 00

Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$11,100 00	\$10,000 00
City of Indianapolis, Ind., 4s, .	10,000	11,100 00	10,000 00
of Portsmouth, N. H., 4s, .	10,000	10,375 00	10,000 00
Town of Ipswich, Mass., 4s, .	3,000	3,420 00	3,501 58
of Marblehead, Mass., 4s, .	18,500	19,296 87	18,986 95
	\$51,500	\$55,291 87	\$52,488 53

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested
20	Blackstone N'l Bank, Boston, .	\$460	\$100 00	—
31	Boylston Nat'l Bank, Boston, .	3,100	3,255 00	\$3,839 50
25	Continental N'l Bank, Boston,	—	125 00	—
25	Merchants Nat'l Bank, Boston,	2,500	4,375 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	1,940 00	2,215 20
19	N'l B'k of Commerce, Boston,	1,900	2,394 00	2,440 00
29	N'l B'k of Redemption, Boston,	2,900	3,625 00	3,342 25
24	N'l B'k of the Republic, Boston,	2,400	3,624 00	3,072 00
21	N'l Hide & Leather B'k, Boston,	2,100	2,604 00	2,639 33
25	Shawmut Nat'l Bank, Boston, .	—	25 00	—
21	Shoe & Leather N'l B'k, Boston,	2,100	3,150 00	2,100 00
58	State National Bank, Boston, .	5,800	6,438 00	6,300 45
8	Winthrop Nat'l Bank, Boston,	800	1,280 00	800 00
54	Marblehead National Bank, Marblehead,	5,400	4,320 00	5,860 75
38	N'l Grand Bank, Marblehead, .	3,800	4,370 00	4,639 15
		\$35,260	\$41,625 00	\$40,579 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,325 00	\$10,000 00
Fitchburg R.R. 5s,	19,000	20,235 00	19,000 00
Illinois Central R.R. 3½s, . . .	8,000	8,080 00	7,038 33
Maine Central R.R. 4½s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,500 00	16,000 00
	\$67,000	\$74,490 00	\$67,038 33

Marblehead Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,616 44 87,966 02	2 per cent. 4½ “	\$20,000 00 149,061 37	4½ per cent. 5 “	\$10,650 00 91,721 47	5½ per cent. 6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$32,041 19
Assessed value of the same,	34,840 00
Number of loans which are of an amount not exceeding \$3,000 each,	114
Aggregate amount of the same,	120,286 49
Total number of loans upon real estate,	129
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	22,610 63
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$7,724 34 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 9,003 87 }	16,728 21
Number of accounts opened during the year ending Oct. 31, 1901,	162
Number of accounts closed during the year ending Oct. 31, 1901,	203
Total number of open accounts Oct. 31, 1901,	2,180
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,294 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	66,998 00
Number of same,	1,163
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	81,269 90
Number of same,	1,354
Date of examination by commissioner: October 28.	

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 116.

LORIMAN S. BRIGHAM, *President.*

CHARLES F. HOLYOKE, *Treasurer.*

CHARLES F. HOLYOKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LORIMAN S. BRIGHAM, WILLIAM L. MORSE,
WILLIAM D. BURDETT, WINSLOW M. WARREN,
BENJAMIN F. GREELEY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$423,800 00	Deposits, . . .	\$1,973,656 65
Bank stock, as per schedule, .	137,859 00	Guaranty fund, .	97,700 00
Railroad bonds, as per schedule, .	292,000 00	Interest account, .	18,708 13
Boston Terminal Co. bonds, .	153,625 00	Profit and loss ac- count, . . .	34,901 88
Real estate (for banking pur- poses),	56,000 00		
Real estate by foreclosure, .	81,901 75		
Loans on real estate, . . .	881,876 00		
Loans on personal security, .	53,765 00		
Loans to counties, cities or towns (notes),	7,000 00		
Deposits in banks, on interest, .	24,831 42		
Expense account,	5,416 23		
Tax account,	3,129 13		
Suspense account,	12 50		
Cash on hand,	3,750 63		
	\$2,124,966 66		\$2,124,966 66

Cash on Deposit in Banks, amount in each :—

First National Bank, Marlborough, \$21,540 75
Peoples National Bank, Marlborough, 3,290 67

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s, .	\$20,000	\$20,140 00	\$20,000 00
City of Boston, Mass., 4s, .	25,000	27,450 00	25,000 00
of Boston, Mass., 6s, .	11,000	11,440 00	11,000 00
of Brockton, Mass., 4s, .	15,000	16,952 50	15,000 00
of Cambridge, Mass., 4s, .	7,000	7,710 00	7,000 00
of Cambridge, Mass., 6s, .	1,000	1,040 00	1,000 00
of Chelsea, Mass., 4s, .	10,000	10,300 00	10,000 00
of Chicopee, Mass., 4s, .	15,000	16,575 00	15,000 00
of Detroit, Mich., 4s, .	5,000	5,550 00	5,000 00
of Fitchburg, Mass., 4s, .	20,000	22,500 00	20,000 00
of Haverhill, Mass., 4s, .	10,000	10,200 00	10,000 00
of Holyoke, Mass., 4s, .	20,000	21,425 00	20,000 00
of Keene, N. H., 4s, .	5,000	5,200 00	5,000 00
of Lawrence, Mass., 4s, .	20,000	21,862 50	20,000 00
of Lewiston, Me., 5s, .	7,000	8,575 00	7,000 00
of Lynn, Mass., 4s, .	2,000	2,020 00	2,000 00
of Malden, Mass., 4s, .	10,000	10,875 00	10,000 00
of Marlborough, Mass., 4s, .	22,000	23,630 00	22,000 00
of Medford, Mass., 4s, .	5,000	5,500 00	5,000 00
of New Bedford, Mass., 4s, .	10,000	10,500 00	10,000 00
of Newton, Mass., 4s, .	18,000	20,230 00	18,000 00
of Newton, Mass., 5s, .	2,000	2,150 00	2,000 00
of Pawtucket, R. I., 4s, .	3,000	3,150 00	3,000 00*
of Quincy, Mass., 4s, .	1,800	1,800 00	1,800 00
of Waterbury, Conn., 4s, .	5,000	5,550 00	5,000 00
of Woburn, Mass., 4s, .	10,000	10,125 00	10,000 00
of Worcester, Mass., 3½s, .	5,000	5,050 00	5,000 00
of Worcester, Mass., 4s, .	5,000	5,650 00	5,000 00
Town of Arlington, Mass., 4s, .	17,000	19,140 00	17,000 00
of Athol, Mass., 4s, .	5,000	5,675 00	5,000 00
of Attleborough, Mass., 4s, .	10,000	10,900 00	10,000 00
of Clinton, Mass., 4s, .	9,000	9,720 00	9,000 00
of Gt. Barrington, Mass., 4s, .	5,000	5,625 00	5,000 00
of Leominster, Mass., 4s, .	15,000	17,100 00	15,000 00
of Melrose, Mass., 4s, .	10,000	11,350 00	10,000 00
of Peabody, Mass., 4s, .	15,000	16,875 00	15,000 00
of Plymouth, Mass., 3½s, .	10,000	10,325 00	10,000 00
of Wakefield, Mass., 4s, .	10,000	10,640 00	10,000 00
of Wellesley, Mass., 4s, .	5,000	5,225 00	5,000 00
of Weymouth, Mass., 4s, .	8,000	8,890 00	8,000 00
of Winchester, Mass., 4s, .	15,000	15,850 00	15,000 00
	\$423,800	\$460,465 00	\$423,800 00

* A legal investment when made.

Marlborough Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	\$8,000	\$8,560 00	\$8,000 00
33	Blackstone N'l Bank, Boston, .	759	165 00	759 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,260 00	1,200 00
37	Central Nat'l Bank, Boston, .	3,700	4,366 00	3,700 00
94	Continental N'l Bank, Boston, .	—	470 00	—
45	Eliot National Bank, Boston, .	4,500	6,750 00	4,500 00
70	Faneuil Hall N'l B'k, Boston, .	7,000	9,100 00	7,000 00
12	Fourth National Bank, Boston, .	1,200	1,500 00	1,200 00
25	Freemans Nat'l Bank, Boston, .	2,500	2,525 00	2,500 00
70	Manufacturers N'l B'k, Boston, .	—	210 00	—
5	Mechanics N'l Bank, Boston, .	500	580 00	500 00
50	Merchants Nat'l Bank, Boston, .	5,000	8,750 00	5,000 00
20	Mt. Vernon N'l B'k, Boston, .	2,000	1,940 00	2,000 00
15	Nat'l B'k of Commerce, Boston, .	1,500	1,890 00	1,500 00
42	N'l B'k of Redemption, Boston, .	4,200	5,250 00	4,200 00
150	N'l B'k of the Republic, Boston, .	15,000	22,650 00	15,000 00
50	National City Bank, Boston, .	—	250 00	—
75	Nat'l Exchange Bank, Boston, .	7,500	10,500 00	7,500 00
13	N'l Hide & Leather B'k, Boston, .	1,300	1,612 00	1,300 00
100	Nat'l Shawmut Bank, Boston, .	10,000	20,000 00	15,000 00
25	National Union Bank, Boston, .	2,500	3,775 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,200 00	5,000 00
60	Shawmut Nat'l Bank, Boston, .	—	60 00	—
50	Shoe & Leather N'l B'k, Boston, .	5,000	7,500 00	5,000 00
72	State National Bank, Boston, .	7,200	7,992 00	7,200 00
33	Suffolk National Bank, Boston, .	3,300	3,795 00	3,300 00
50	Third National Bank, Boston, .	5,000	5,300 00	5,000 00
52	Tremont Nat'l Bank, Boston, .	2,600	520 00	2,600 00
30	Winthrop Nat'l Bank, Boston, .	3,000	4,800 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
97	First Nat'l Bank, Marlborough, .	9,700	11,155 00	9,700 00
100	Peoples N'l B'k, Marlborough, .	10,000	11,500 00	10,000 00
14	Newton Nat'l Bank, Newton, .	1,400	1,260 00	1,400 00
8	City Nat'l Bank, Worcester, .	800	1,000 00	800 00
		\$132,859	\$174,060 00	\$137,859 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$11,000 00	\$10,000 00
Boston & Albany R.R. 4s, . .	20,000	21,500 00	20,000 00
Boston & Lowell R.R. 4s, . .	15,000	15,500 00	15,000 00
Boston & Maine R.R. 4s, . .	15,000	17,250 00	15,000 00

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$5,000	\$5,450 00	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,450 00	20,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,950 00	10,000 00
Fitchburg R.R. 4s,	20,000	22,300 00	20,000 00
Illinois Central R.R. 3½s,	25,000	25,062 50	25,000 00
Illinois Central R.R. 4s,	30,000	34,050 00	30,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,950 00	20,000 00
Old Colony R.R. 4s,	45,000	51,350 00	45,000 00
Old Colony R.R. 4½s,	11,000	11,275 00	11,000 00
Providence & Worcester R.R. 4s, . .	20,000	23,200 00	20,000 00
Upper Coos R.R. 4½s,	11,000	11,880 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,150 00	10,000 00
	\$292,000	\$318,817 50	\$292,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$174,000 00	\$153,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,290 67	2 per cent.	\$5,000 00	4½ per cent.	\$214,315 00	5 per cent.
21,540 75	2½ “	119,250 00	4½ “	12,515 00	5½ “
5,000 00	3¾ “	10,000 00	4¾ “	466,111 00	6 “
110,450 00	4 “				

Amount invested in real estate for banking purposes, \$56,000 00
 Estimated value of the same, 56,000 00
 Assessed value of the same, 41,065 00
 Value, by books, of other real estate, held or owned by foreclosure or
 otherwise, 81,901 75
 Assessed value of the same, 97,410 00
 Net income received from same during year ending Oct. 31, 1901, . . . 1,141 74
 Number of loans which are of an amount not exceeding \$3,000 each, 513
 Aggregate amount of the same, 466,646 00
 Total number of loans upon real estate, 564

Marlborough Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$91,787 06
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$32,633 25 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 32,975 71 }	65,608 96
Number of accounts opened during the year ending Oct. 31, 1901, . . .	810
Number of accounts closed during the year ending Oct. 31, 1901, . . .	637
Total number of open accounts Oct. 31, 1901,	5,877
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	9,526 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	297,733 00
Number of same,	4,444
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	321,917 96
Number of same,	3,507
Date of examination by commissioner: February 7.	

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.*

CHARLES B. PRESCOTT, *Treasurer.*

EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEMUEL SEARS,

JOEL S. WEBBER,

HUBBELL P. TERRY,

ROSSELL P. CRAFTS,

HENRY E. GAYLORD.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$87,823 00	Deposits, . . .	\$1,553,487 08
Loans on bank stock, . . .	10,790 00	Guaranty fund, . . .	49,271 00
Real estate by foreclosure, . . .	11,786 00	Interest account, . . .	50,310 93
Loans on real estate, . . .	1,098,062 00	Profit and loss account, . . .	12,818 18
Loans on personal security, . . .	237,864 00	Rent account, . . .	29 83
Loans on depositors' books, . . .	1,514 00		
Deposits in banks, on interest, . .	207,163 43		
Expense account, . . .	3,009 04		
Furniture and fixtures, . . .	500 00		
American Writing Paper Co. bonds,*	6,850 00		
Cash on hand,	556 18		
	\$1,665,917 65		\$1,665,917 65

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	\$57,163 43
Holyoke National Bank, Holyoke,	30,000 00
Home National Bank, Holyoke,	30,000 00
First National Bank, Northampton,	30,000 00
Northampton National Bank, Northampton,	20,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	30,000 00

Mechanics' Savings Bank, Holyoke — Continued.

Loans on Bank Stock, amount on each:—

25 shares City National Bank, Holyoke,	\$2,000 00
5 shares Home National Bank, Holyoke,	440 00
12 shares Agawam National Bank, Springfield,	800 00
23 shares Park National Bank, Holyoke,	2,000 00
5 shares Home National Bank, Holyoke,	450 00
40 shares Chicopee National Bank, Springfield,	2,600 00
25 shares Springfield Safe Deposit and Trust Company, Springfield,	2,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$3,300 00	\$2,500 50
393	City National Bank, Holyoke,	39,300	45,195 00	44,104 00
160	Hadley Falls N'l B'k, Holyoke,	16,000	20,800 00	24,290 50
3	Holyoke Nat'l Bank, Holyoke,	300	450 00	348 00
50	Home National Bank, Holyoke,	5,000	5,750 00	5,500 00
20	First Nat'l Bank, Springfield,	2,000	2,100 00	2,580 00
50	Third Nat'l Bank, Springfield,	5,000	11,000 00	8,500 00
		\$69,800	\$88,595 00	\$87,823 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$147,163 43 50,000 00	3 per cent. 3½ "	\$10,000 00 55,600 00	4 per cent. 4½ "	\$1,280,155 00 12,475 00	5 per cent. 6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$11,786 00
Assessed value of the same,	12,630 00
Number of loans which are of an amount not exceeding \$3,000 each, 343	
Aggregate amount of the same,	450,007 00
Total number of loans upon real estate,	390
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	68,809 38
Times for the dividends fixed by the by-laws: second Monday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,193 67 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 24,715 00 }	51,908 67
Number of accounts opened during the year ending Oct. 31, 1901, 680	
Number of accounts closed during the year ending Oct. 31, 1901, 467	
Total number of open accounts Oct. 31, 1901,	3,616

Mechanics' Savings Bank, Holyoke — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$6,202 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	345,644 54
Number of same,	5,168
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	305,588 35
Number of same,	3,248
Date of examination by commissioner: October 1.	

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Present number of corporators, 53.

CHARLES L. HILDRETH, *President.*

CHARLES C. HUTCHINSON, *Treasurer.*

CHARLES C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES C. HUTCHINSON,

JACOB ROGERS,

CLARENCE H. NELSON,

JOHN DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$276,000 00	Deposits, . . .	\$2,701,794 04
Loan on public funds, . . .	25,000 00	Guaranty fund, . . .	134,500 00
Bank stock, as per schedule, . . .	203,693 01	Rents, . . .	24,621 38
Loan on bank stock, . . .	5,500 00	Suspense account, . . .	3,188 96
Railroad bonds, as per schedule, . . .	277,500 00		
Real estate (for banking purposes), . . .	78,000 00		
Real estate by foreclosure, . . .	56,375 00		
Loans on real estate, . . .	1,204,030 72		
Loans on personal security, . . .	631,828 97		
Deposits in banks, on interest, . . .	91,247 71		
Expense account, . . .	3,081 05		
Tax account, . . .	1,137 60		
Interest account, . . .	4,373 39		
Cash on hand, . . .	6,336 93		
	\$2,864,104 38		\$2,864,104 38

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$2,469 71
First National Bank, Lowell,	25,000 00
Old Lowell National Bank, Lowell,	5,000 00
Railroad National Bank, Lowell,	53,778 00
Wamesit National Bank, Lowell,	5,000 00

Loan on Public Funds:—

\$25,000 Massachusetts 3½s,	\$25,000 00
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Loan on Bank Stock:—

55 shares Railroad National Bank, Lowell,	\$5,500 00
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Mechanics' Savings Bank, Lowell — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$30,000	\$33,000 00	\$30,000 00
of Cambridge, Mass., 3½s,	75,000	81,730 00	75,000 00
of Concord, N. H., 4s,	10,000	11,300 00	10,000 00
of Lowell, Mass., 4s,	16,000	17,920 00	16,000 00
of Lynn, Mass., 4s,	10,000	10,700 00	10,000 00
of Marlborough, Mass., 4s,	20,000	22,600 00	20,000 00
of Milwaukee, Wis., 5s,	30,000	31,500 00	30,000 00
of Newton, Mass., 4s,	10,000	10,800 00	10,000 00
of Providence, R. I., 4s,	20,000	22,800 00	20,000 00
of Waltham, Mass., 4s,	10,000	10,800 00	10,000 00
of Waterbury, Conn., 4s,	25,000	28,000 00	25,000 00
Town of Arlington, Mass., 4s,	20,000	21,800 00	20,000 00
	\$276,000	\$302,950 00	\$276,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	\$10,600	\$11,342 00	\$11,660 00
66	Blackstone Nat'l Bank, Boston,	1,518	330 00	1,518 00
63	Boston National Bank, Boston,	—	63 00	—
25	Eliot Nat'l Bank, Boston,	2,500	3,750 00	2,500 00
8	First National Bank, Boston,	800	1,400 00	800 00
13	Howard Nat'l B'k, Boston,	871	195 00	871 00
265	Merchants N'l Bank, Boston,	26,500	46,375 00	36,800 00
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	970 00	1,000 00
45	N'l B'k of Commerce, Boston,	4,500	5,670 00	5,040 00
281	N'l B'k of Redemption, Boston,	28,100	35,125 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	12,533 00	9,960 00
9	National City Bank, Boston,	—	45 00	—
40	National Eagle Bank, Boston,	80	120 00	80 00
60	Nat'l Hamilton Bank, Boston,	6,000	6,000 00	6,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	24,800 00	21,000 00
106	Nat'l Revere Bank, Boston,	2,014	318 00	5,160 01
31	Nat'l Shawmut Bank, Boston,	3,100	6,200 00	3,100 00
100	Nat'l Webster Bank, Boston,	10,000	10,400 00	9,600 00
105	New England N'l B'k, Boston,	10,500	15,120 00	15,500 00
20	Second National Bank, Boston,	2,000	3,600 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	—	39 00	—
67	Suffolk Nat'l Bank, Boston,	6,700	7,705 00	6,700 00
55	Collateral Loan Co., Boston,	5,500	8,250 00	5,500 00
30	Bay State N'l B'k, Lawrence,	2,250	3,450 00	2,250 00
117	Railroad Nat'l Bank, Lowell,	11,700	14,625 00	13,839 00
		\$174,533	\$228,425 00	\$203,693 01

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$25,000	\$25,750 00	\$25,000 00
Concord & Montreal R.R. 4s,	50,000	56,000 00	50,000 00
Fitchburg R.R. 4s,	25,000	27,250 00	25,000 00
Illinois Central R.R. 3s,	25,000	22,750 00	22,500 00
Maine Central R.R. 4s,	25,000	27,000 00	25,000 00
Maine Central R.R. 4½s,	25,000	28,000 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	54,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	30,000 00	25,000 00
Old Colony R.R. 4s,	30,000	34,200 00	30,000 00
	\$280,000	\$304,950 00	\$277,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,469 71	2 per cent.	\$152,600 00	4 per cent.	\$902,892 89	5 per cent.
63,778 00	2½ “	75,000 00	4½ “	19,666 80	6 “
50,000 00	3 “	185,000 00	4¾ “		
150,000 00	3¾ “	356,200 00	4½ “		

Amount invested in real estate for banking purposes,	\$78,000 00
Estimated value of the same,	78,000 00
Assessed value of the same,	61,000 00
Net income received from same during year ending Oct. 31, 1901,	1,892 37
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	56,375 00
Assessed value of the same,	63,710 00
Net income received from same during year ending Oct. 31, 1901,	364 08
Number of loans which are of an amount not exceeding \$3,000 each, 467	
Aggregate amount of the same,	550,337 47
Total number of loans upon real estate,	564
Amount of investments from which no income is received,	10,975 00
Gross amount of interest or profits, received or earned, as per books, during year ending Oct. 31, 1901,	122,424 04
Times for the dividends fixed by the by-laws: first Saturday in June and December; payable on Monday following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,613 59 } during the year ending Oct. 31, 1901, . { 1½ per cent., 45,512 92 }	96,126 51
Number of accounts opened during the year ending Oct. 31, 1901,	671
Number of accounts closed during the year ending Oct. 31, 1901,	561
Total number of open accounts Oct. 31, 1901,	5,261

Mechanics' Savings Bank, Lowell — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$7,413 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	367,054 95
Number of same,	3,426
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	369,168 43
Number of same,	3,561
Date of examination by commissioner : September 16.	

MECHANICS' SAVINGS BANK—READING.

Incorporated March 20, 1891. Present number of corporators, 12.

EDWARD H. PALMER, *President*.

LEWIS M. BANCROFT, *Treasurer*.

EDGAR N. HUNT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

EDWARD H. PALMER,

MOSES E. NICHOLS,

EDWARD F. PARKER.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$13,364 00	Deposits,	\$180,131 67
Bank stock, as per schedule, .	1,600 00	Guaranty fund, . .	1,879 79
Loans on bank stock,	2,900 00	Profit and loss account,	3,441 92
Railroad bonds, as per schedule, .	26,218 75		
Real estate by foreclosure, . .	860 74		
Loans on real estate,	100,071 84		
Loans on personal security, . .	19,940 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest, .	4,211 58		
Furniture and fixtures,	500 00		
Cash on hand,	786 47		
	<hr/>		<hr/>
	\$185,453 38		\$185,453 38

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$2,000 00
First National Bank, Reading,	2,211 58

Loans on Bank Stock, amount on each:—

10 shares First National Bank, Reading,	\$900 00
10 shares First National Bank, Reading,	} 2,000 00
10 shares Middlesex County National Bank, Winchester,	
3 shares Commercial National Bank, Boston,	

Mechanics' Savings Bank, Reading—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass., 4s, . . .	\$12,000	\$13,380 00	\$13,364 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	First National Bank, Reading,	\$1,600	\$1,760 00	\$1,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$5,000	\$5,150 00	\$5,168 75
Fitchburg R.R. 4s,	6,000	6,405 00	6,000 00
Fitchburg R.R. 5s,	2,000	2,040 00	2,000 00
Maine Central R.R. 4s,	2,000	2,100 00	2,000 00
Maine Central R.R. 4½s,	1,000	1,095 00	1,000 00
Upper Coos R.R. 4s,	1,000	1,070 00	1,000 00
Illinois Central R.R. 3s,	10,000	9,000 00	9,050 00
	\$27,000	\$26,860 00	\$26,218 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,211 58	2 per cent.	\$1,200 00	4 per cent.	\$6,350 00	5½ per cent.
15,000 00	3¼ “	68,925 00	5 “	46,436 84	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$860 74
 Assessed value of the same, 1,100 00
 Number of loans which are of an amount not exceeding \$3,000 each, 97
 Aggregate amount of the same, 109,426 84
 Total number of loans upon real estate, 79
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 7,130 82
 Times for the dividends fixed by the by-laws: first Saturday in June and
 December; payable second Saturday in June and December.

Mechanics' Savings Bank, Reading—Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1901, . . .	{ 2 per cent., \$2,383 40 2 per cent., 2,870 99 }	\$5,254 39
Number of accounts opened during the year ending Oct. 31, 1901, . . .	256	
Number of accounts closed during the year ending Oct. 31, 1901, . . .	109	
Total number of open accounts Oct. 31, 1901,	821	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		464 75
Amount of deposits, not including dividends, received during the year ending Oct 31, 1901,		83,686 18
Number of same,	1,134	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		45,434 33
Number of same,	1,001	
Date of examination by commissioner: March 22.		

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 77.

DANIEL A. GLEASON, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL A. GLEASON,

FRANK E. CHANDLER,

EDWARD S. RANDALL,

EDWARD F. ALLEN,

BENJAMIN C. LEONARD.

Open for business every business day, 8 to 11 A.M.; 3 to 6 P.M.; also Saturdays,
7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$136,500 00	Deposits, . . .	\$1,988,523 76
Bank stock, as per schedule, .	74,725 00	Guaranty fund, .	66,500 00
Railroad bonds, as per schedule, .	217,100 00	Interest account, .	44,340 69
Real estate (for banking purposes),	20,000 00	Profit and loss account,	3,050 15
Real estate by foreclosure,	9,247 41		
Loans on real estate,	1,025,490 05		
Loans on personal security,	576,100 00		
Deposits in banks, on interest,	37,350 62		
Cash on hand,	5,901 52		
	<u>\$2,102,414 60</u>		<u>\$2,102,414 60</u>

Cash on Deposit in Banks, amount in each : —

National Bank of Commerce, Boston,	\$14,191 45
National Exchange Bank, Boston,	18,048 38
Medford National Bank, Medford,	5,110 79

Medford Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$30,000	\$32,100 00	\$26,000 00
City of Beverly, Mass., 4s, . .	15,000	16,350 00	15,000 00
of Biddeford, Me., 4s, . . .	14,500	14,645 00	14,500 00
of Fall River, Mass., 6s, . .	3,000	3,375 00	3,000 00
of Lynn, Mass, 5s,	5,000	5,250 00	5,000 00
of Malden, Mass, 4s,	3,000	3,075 00	3,000 00
of Medford, Mass., 4s, . . .	20,000	21,800 00	20,000 00
of Providence, R. I., 4s, . .	25,000	28,250 00	25,000 00
Town of Arlington, Mass., 4s, .	5,000	5,375 00	5,000 00
of Hartland, Me., 4½s, . . .	5,000	5,000 00	5,000 00*
of Wellesley, Mass., 4s, . .	15,000	16,200 00	15,000 00
	\$140,500	\$151,420 00	\$136,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Blackstone N'l Bank, Boston, .	\$1,725	\$375 00	\$400 00
10	Commercial N'l Bank, Boston,	1,000	1,330 00	1,000 00
15	Continental N'l Bank, Boston,	—	75 00	—
50	Merchants N'l Bank, Boston, .	5,000	8,750 00	8,000 00
25	Monument Nat'l B'k, Boston, .	2,500	4,750 00	2,500 00
75	N'l B'k of Commerce, Boston,	7,500	9,450 00	7,825 00
40	National Bank of the Common- wealth, Boston,	4,000	7,840 00	4,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,265 00	1,500 00
55	Nat'l Exchange Bank, Boston,	5,500	7,700 00	5,500 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,612 00	1,300 00
44	Nat'l Webster Bank, Boston, .	4,400	4,576 00	4,400 00
75	New England N'l B'k, Boston,	7,500	10,800 00	9,750 00
50	Second Nat'l Bank, Boston, .	5,000	9,000 00	8,250 00
75	State National Bank, Boston, .	7,500	8,325 00	7,500 00
16	Suffolk National Bank, Boston,	1,600	1,840 00	1,600 00
75	Third National Bank, Boston,	7,500	7,950 00	7,500 00
12	Winthrop N'l Bank, Boston, .	1,200	1,920 00	1,200 00
25	Central National Bank, Lynn,	2,500	3,750 00	2,500 00
		\$67,225	\$92,308 00	\$74,725 00

Medford Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$25,000	\$27,500 00	\$25,000 00
Boston & Lowell R.R. 4s,	20,000	21,800 00	20,000 00
Chic., Burlington & Quincy R.R. 7s,	30,000	31,725 00	30,530 00
Fitchburg R.R. 4s,	25,000	27,600 00	25,000 00
Fitchburg R.R. 5s,	10,000	10,325 00	10,000 00
Illinois Central R.R. 3s,	30,000	27,000 00	27,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	30,000	34,800 00	34,950 00
Michigan Central R.R. 7s,	11,000	11,192 00	11,000 00
Troy & Boston R.R. 7s,	25,000	37,500 00	33,620 00
	\$206,000	\$229,442 00	\$217,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,350 62	2 per cent.	\$100,000 00	4½ per cent.	\$858,522 27	5 per cent.
40,000 00	3¾ “	235,100 00	4½ “	11,500 00	5½ “
220,000 00	4 “	5,000 00	4¾ “	131,467 78	6 “

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	20,450 00
Assessed value of the same,	20,450 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	9,247 41
Assessed value of the same,	12,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 444	
Aggregate amount of the same,	646,690 05
Total number of loans upon real estate,	544
Amount of investments from which no income is received,	7,388 54
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	94,347 93
Times for the dividends fixed by the by-laws: second Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$34,821 55 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 36,465 75 }	71,287 30
Number of accounts opened during the year ending Oct. 31, 1901, . .	742
Number of accounts closed during the year ending Oct. 31, 1901, . .	367
Total number of open accounts Oct. 31, 1901,	5,522

Medford Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$5,246 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	364,718 00
Number of same,	5,716
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	293,823 10
Number of same,	4,085
Date of examination by commissioner: April 12.	

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 33.

MILTON M. FISHER, *President.*

WILLIAM H. UPTON, *Treasurer.*

WILLIAM H. UPTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MILTON M. FISHER,

SUMNER ROBBINS,

SAMUEL G. CLARK,

WILLIAM H. CARY,

WILLARD P. CLARK,

GEORGE R. DRAKE,

WALTER L. PALMER.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$51,000 00	Deposits, . . .	\$378,946 05
Bank stock, as per schedule, .	14,320 00	Guaranty fund, .	18,325 65
Loan on bank stock, . . .	1,750 00	Interest account, .	8,895 15
Railroad bonds, as per schedule, .	106,000 00		
Real estate by foreclosure, .	4,859 25		
Loans on real estate, . . .	172,221 00		
Loans on personal security, .	15,917 01		
Loans to counties, cities or towns (notes),	22,026 69		
Loans on depositors' books, .	60 00		
Deposits in banks, on interest, .	16,638 81		
Cash on hand,	1,374 09		
	<u>\$406,166 85</u>		<u>\$406,166 85</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$16,582 69
National Shawmut Bank, Boston,	56 12

Loan on Bank Stock :—

20 shares Central National Bank, Boston,	\$1,750 00
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Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,525 00	\$5,000 00
City of Belfast, Me., 4s, . . .	5,000	5,475 00	5,000 00
of Boston, Mass., 4s, . . .	1,000	1,106 25	1,000 00
of Boston, Mass., 6s, . . .	2,000	2,072 50	2,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,030 00	1,000 00*
of Detroit, Mich., 6s, . . .	1,000	1,112 50	1,000 00
of Grand Rapids, Mich., 4½s, .	3,000	3,382 50	3,000 00
of Grand Rapids, Mich., 5s, .	2,000	2,080 00	2,000 00
of Marlborough, Mass., 4s, . .	2,000	2,130 00	2,000 00
of Milwaukee, Wis., 5s, . . .	2,000	2,265 00	2,000 00
of Minneapolis, Minn., 4½s, .	7,000	7,730 00	7,000 00
of Somerville, Mass., 4s, . . .	1,000	1,032 50	1,000 00
of Springfield, Ohio, 5s, . . .	6,000	6,838 75	6,000 00
of Taunton, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Waltham, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Youngstown, Ohio, 5s, . . .	5,000	5,106 25	5,000 00
Town of Clinton, Mass., 4s, . .	1,000	1,085 00	1,000 00
of Melrose, Mass., 4s, . . .	1,000	1,040 00	1,000 00
	\$51,000	\$55,431 25	\$51,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$642 00	\$600 00
30	Central Nat'l Bank, Boston, . .	3,000	3,540 00	3,000 00
16	Colonial Nat'l Bank, Boston, . .	1,600	2,400 00	2,150 00
25	Manufacturers N'l B'k, Boston, .	-	75 00	-
15	Mt. Vernon N'l Bank, Boston, .	1,500	1,455 00	1,500 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,240 00	1,000 00
16	Nat'l Shawmut Bank, Boston, . .	1,600	3,200 00	2,160 00
20	Shawmut Nat'l Bank, Boston, . .	-	20 00	-
20	Dedham Nat'l Bank, Dedham, . .	2,000	2,120 00	2,000 00
17	Franklin Nat'l Bank, Franklin, .	1,700	1,989 00	1,700 00
3	Wrentham N'l B'k, Wrentham, . .	210	210 00	210 00
		\$13,210	\$16,891 00	\$14,320 00

Medway Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,230 00	\$2,000 00
Boston & Lowell R.R. 4s,	5,000	5,110 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	6,275 00	5,000 00
Boston & Providence R.R. 4s, . . .	3,000	3,270 00	3,000 00
Burlington & Missouri River R.R. 6s,	1,000	1,210 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	6,000	6,570 00	6,000 00
Concord & Montreal R.R. 4s,	5,000	5,481 25	5,000 00
Fitchburg R.R. 4s,	8,000	8,702 50	8,000 00
Fitchburg R.R. 5s,	4,000	4,301 25	4,000 00
Illinois Central R.R. 3½s,	6,000	6,030 00	6,000 00
Illinois Central R.R. 4s,	10,000	11,175 00	10,000 00
Maine Central R.R. 4½s,	8,000	8,760 00	8,000 00
Newport & Richford R.R. 5s,	2,000	2,240 00	2,000 00*
New York & New England R.R. 6s,	8,000	8,560 00	8,000 00
Old Colony R.R. 4s,	3,000	3,438 75	3,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,920 00	4,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	8,000	10,400 00	8,000 00
Vermont & Massachusetts R.R. 5s, . .	3,000	3,060 00	3,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,300 00	5,000 00
	\$106,000	\$117,233 75	\$106,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,638 81	2 per cent.	\$10,000 00	3¾ per cent.	\$3,800 00	5½ per cent.
5,000 00	3½ "	2,026 69	4 "	141,248 01	6 "
5,000 00	3½ "	44,900 00	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$4,859 25
 Assessed value of the same, 6,550 00
 Net income received from same during year ending Oct. 31, 1901, . . . 13 41
 Number of loans which are of an amount not exceeding \$3,000 each, 251
 Aggregate amount of the same, 157,864 70
 Total number of loans upon real estate, 186
 Amount of investments from which no income is received, 1,455 26
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 19,250 56
 Times for the dividends fixed by the by-laws: first Monday in June and
 December; payable after those days.

Medway Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent.,	\$6,645 76	} \$13,519 54
during the year ending Oct. 31, 1901, . . . { 2 per cent.,	6,873 78	
Number of accounts opened during the year ending Oct. 31, 1901, .	358	
Number of accounts closed during the year ending Oct. 31, 1901, .	129	
Total number of open accounts Oct. 31, 1901,	1,515	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		1,563 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		75,057 24
Number of same,	1,661	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		59,683 96
Number of same,	1,050	
Date of examination by commissioner: January 4.		

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 15, 1872. Present number of corporators, 30.

DANIEL RUSSELL, *President.*

ELBRIDGE H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN W. FARWELL,

CHARLES H. ADAMS,

MOSES S. PAGE.

Open for business every business day, 8.30 to 11 A.M.; 2 to 5 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$174,000 00	Deposits,	\$1,014,405 35
Bank stock, as per schedule, .	2,800 00	Guaranty fund,	25,322 79
Railroad bonds, as per schedule, .	30,000 00	Interest account,	44,899 11
Real estate by foreclosure,	66,541 85		
Loans on real estate,	487,738 55		
Loans on personal security,	242,218 48		
Loans to counties, cities or towns (notes),	28,800 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	45,519 89		
Suspense account,	300 00		
Cash on hand,	6,458 48		
	<hr/> \$1,084,627 25		<hr/> \$1,084,627 25

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$7,365 75
Winthrop National Bank, Boston,	6,153 24
Melrose National Bank, Melrose,	32,000 90*

* This amount, in excess of the legal limit, has been reduced.

Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$6,000	\$6,720 00	\$6,000 00
of Belfast, Me., 4s,	10,000	10,900 00	10,000 00
of Brockton, Mass., 5s,	8,000	9,020 00	8,000 00
of Columbus, Ohio, 4s,	5,000	5,012 50	5,000 00*
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Malden, Mass., 4s,	12,000	12,592 50	12,000 00
of Portland, Me., 6s,	5,000	5,712 50	5,000 00
Town of Danvers, Mass., 4s,	6,000	6,570 00	6,000 00
of Melrose, Mass., 4s,	98,000	105,625 00	98,000 00
of Reading, Mass., 4s,	9,000	10,060 00	9,000 00
of Winchester, Mass., 4s,	5,000	5,555 00	5,000 00
	\$174,000	\$189,067 50	\$174,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	Freemans Nat'l Bank, Boston,	\$2,800	\$2,828 00	\$2,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$11,175 00	\$10,000 00
Grafton & Upton R.R. 4s,	10,000	10,000 00	10,000 00
Illinois Central R.R. 3½s,	10,000	10,050 00	10,000 00
	\$30,000	\$31,225 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,519 89	2 per cent.	\$125,000 00	4½ per cent.	\$8,400 00	5½ per cent.
18,800 00	3½ “	221,488 16	5 “	295,318 87	6 “
90,000 00	4 “				

Melrose Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$66,541 85
Assessed value of the same,	77,550 00
Number of loans which are of an amount not exceeding \$3,000 each,	413
Aggregate amount of the same,	435,618 55
Total number of loans upon real estate,	425
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	45,736 47
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent, \$16,377 95 } during the year ending Oct. 31, 1901, { $1\frac{1}{2}$ per cent, 14,208 10 }	30,586 05
Number of accounts opened during the year ending Oct. 31, 1901,	686
Number of accounts closed during the year ending Oct. 31, 1901,	518
Total number of open accounts Oct. 31, 1901,	4,624
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,536 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	271,976 65
Number of same,	5,930
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	291,583 97
Number of same,	4,185
Date of examination by commissioner: January 31.	

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 43.

THOMAS H. HOYT, *President.*

F. C. GRANT, *Treasurer.*

WILLIAM B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. PEASE,

H. O. DELANO,

THOMAS H. HOYT.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$87,000 00	Deposits, . . .	\$511,802 16
Bank stock, as per schedule, .	7,391 00	Guaranty fund, .	26,276 29
Loans on bank stock, . . .	1,400 00	Profit and loss account, . . .	268 24
Railroad bonds, as per schedule, .	103,050 00		
Loan on railroad stock, . . .	760 00		
Boston Terminal Co. bonds, . .	20,000 00		
Real estate by foreclosure, . .	25,568 30		
Loans on real estate, . . .	162,232 00		
Loans on personal security, . .	88,415 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks on interest, .	31,000 00		
Deposits in banks, not on interest, .	1,485 34		
Premium account,	3,937 50		
Cash on hand,	107 55		
	\$538,346 69		\$538,346 69

Cash on Deposit in Banks, amount in each :—

Amesbury National Bank, Amesbury,	\$15,000 00
Merchants National Bank, Haverhill,	10,000 00
First National Bank, Merrimac,	7,485 34

Loans on Bank Stock, amount on each :—

11 shares First National Bank, Merrimac,	\$525 00
6 shares First National Bank, Merrimac,	600 00
5 shares Merrimack National Bank, Haverhill,	275 00

Loan on Railroad Stock :—

10 shares Boston & Maine R.R.,	\$760 00
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Merrimac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . . .	\$15,000	\$16,650 00	\$15,000 00
City of Concord, N. H., 4s, . . .	7,000	7,770 00	7,000 00
of Dayton, Ohio, 4s, . . .	8,000	8,140 00	8,000 00
of Haverhill, Mass., 4s, . . .	20,000	20,250 00	20,000 00
of Keene, N. H., 4s, . . .	2,000	2,160 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,062 50	5,000 00
of Meriden, Conn., 4s, . . .	5,000	5,175 00	5,000 00
of Newton, Mass., 4s, . . .	5,000	5,325 00	5,000 00
of Quincy, Mass., 4s, . . .	5,000	5,050 00	5,000 00
of Stamford, Conn., 4s, . . .	5,000	5,400 00	5,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,475 00	5,000 00
Town of Auburn, Me., 4s, . . .	5,000	5,650 00	5,000 00*
	\$87,000	\$92,107 50	\$87,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Powow River National Bank, Amesbury,	\$400	\$440 00	\$400 00
17	Blackstone N'l Bank, Boston, . .	391	85 00	391 00
10	First National Bank, Lynn, . . .	1,000	1,100 00	1,000 00
51	First National B'k, Merrimac, . .	5,100	6,630 00	5,100 00
10	Ocean N'l Bank, Newburyport, . .	500	510 00	500 00
		\$7,391	\$8,765 00	\$7,391 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,162 50	\$5,000 00
Boston & Maine R.R. 4s,	20,000	23,100 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s, . .	5,000	5,125 00	5,000 00
Concord & Montreal R.R. 4s,	11,000	12,058 75	11,000 00
Fitchburg R.R. 4s,	15,000	15,187 50	15,000 00
Fitchburg R.R. 4½s,	5,000	5,587 50	5,000 00

Merrimac Savings Bank—Continued.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3s,	\$10,000	\$9,050 00	\$9,050 00
Illinois Central R.R. 3½s,	15,000	15,150 00	15,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,775 00	5,000 00
Maine Central R.R. 4s,	7,000	7,385 00	7,000 00
Old Colony R.R. 4s,	6,000	6,690 00	6,000 00
	\$104,000	\$110,271 25	\$103,050 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,500 00	3½ per cent.	\$20,000 00	4½ per cent.	\$2,500 00	5½ per cent.
3,500 00	3¾ “	71,000 00	4½ “	56,892 00	6 “
15,000 00	4 “	102,415 00	5 “		

Value, by books, of other real estate, held or owned by foreclosure or otherwise, \$25,568 30
 Assessed value of the same, 27,775 00
 Net income received from same during year ending Oct. 31, 1901, . . . 117 37
 Number of loans which are of an amount not exceeding \$3,000 each, 125
 Aggregate amount of the same, 100,907 00
 Total number of loans upon real estate, 128
 Amount of investments from which no income is received, 3,200 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901, 22,022 94
 Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on fourth Wednesday in April and October.

Merrimac Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$9,006 49 }	\$17,785 39
during the year ending Oct. 31, 1901, . . { $1\frac{1}{2}$ per cent., 8,778 90 }	
Number of accounts opened during the year ending Oct. 31, 1901, . 108	
Number of accounts closed during the year ending Oct. 31, 1901, . 99	
Total number of open accounts Oct. 31, 1901, 1,500	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,841 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	40,962 21
Number of same,	613
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	77,240 44
Number of same,	746
Date of examination by commissioner: June 20.	

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

CHARLES E. ADAMS, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. G. LAMSON,

B. F. SARGENT,

CHARLES F. VARNUM,

H. C. TAFT,

PERLEY P. PERHAM.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$64,776 00	Deposits,	\$1,830,151 76
Loans on bank stock,	6,000 00	Guaranty fund,	74,500 00
Railroad bonds, as per schedule, . . .	55,000 00	Interest account,	486 41
Loans on railroad stock,	50,700 00	Profit and loss account,	73,856 59
Real estate by foreclosure,	13,600 00		
Loans on real estate,	1,101,255 25		
Loans on personal security,	606,860 62		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	67,508 85		
Notes receivable,*	3,663 88		
Rent account,	3 31		
Cash on hand,	5,626 85		
	\$1,978,994 76		\$1,978,994 76

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Hide and Leather Bank, Boston,	\$4,561 33
Old Lowell National Bank, Lowell,	15,000 00
Lowell Trust Company, Lowell,	10,000 00
Wamesit National Bank, Lowell,	37,947 52

Loan on Bank Stock, amount on each :—

10 shares Merchants National Bank, Lowell,	\$1,000 00
8 shares Traders National Bank, Lowell,	800 00
5 shares Wamesit National Bank, Lowell,	500 00*
20 shares Wamesit National Bank, Lowell,	2,000 00*
17 shares Wamesit National Bank, Lowell,	1,700 00*

* These loans are in excess of the legal limit.

Merrimack River Savings Bank — Continued.

Loans on Railroad Stock, amount on each:—

358 shares Boston & Maine R.R.,	\$50,000 00
5 shares Lowell & Andover R.R.,	700 00*

* This illegal loan has since been paid.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic N'l Bank, Boston, .	\$2,500	\$3,050 00	\$2,500 00
45	Atlas National Bank, Boston, .	4,500	4,815 00	4,500 00
17	Blackstone N'l Bank, Boston, .	391	85 00	391 00
50	Boston National Bank, Boston, .	—	50 00	—
20	Columbian N'l Bank, Boston, .	10	20 00	10 00
15	Continental N'l B'k, Boston, .	—	75 00	—
20	Eliot National Bank, Boston, .	2,000	3,000 00	2,000 00
28	Faneuil Hall N'l Bank, Boston, .	2,800	3,640 00	2,800 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,875 00	2,300 00
40	Howard Nat'l Bank, Boston, .	2,680	600 00	2,680 00
40	Metropolitan N'l B'k, Boston, .	4,000	4,000 00	4,000 00
51	N'l B'k of Commerce, Boston, .	5,100	6,426 00	5,100 00
104	N'l B'k of Redemption, Boston, .	10,400	13,000 00	10,400 00
10	N'l Hamilton Bank, Boston, .	1,000	1,000 00	995 00
52	N'l Hide & Leather B'k, Boston, .	5,200	6,448 00	5,200 00
26	Nat'l Webster Bank, Boston, .	2,600	2,704 00	2,600 00
54	Old Boston N'l Bank, Boston, .	5,400	5,346 00	5,400 00
55	Shawmut Nat'l Bank, Boston, .	—	55 00	—
7	State National Bank, Boston, .	700	777 00	700 00
16	Suffolk Nat'l Bank, Boston, .	1,600	1,840 00	1,600 00
28	Tremont Nat'l Bank, Boston, .	1,400	280 00	1,400 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	10,200 00	10,200 00
		\$64,781	\$70,286 00	\$64,776 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,250 00	\$20,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	15,000	17,400 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 4½s,	10,000	11,162 50	10,000 00
	\$55,000	\$59,912 50	\$55,000 00

Merrimack River Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,508 85	2 per cent.	\$179,000 00	4 $\frac{1}{4}$ per cent.	\$880,569 37	5 per cent.
25,000 00	3 “	310,800 00	4 $\frac{1}{2}$ “	72,811 50	5 $\frac{1}{2}$ “
50,000 00	3 $\frac{1}{2}$ “	100,000 00	4 $\frac{3}{4}$ “	21,635 00	6 “
154,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise, .	\$13,600 00
Assessed value of the same,	12,100 00
Net income received from same during year ending Oct. 31, 1901, . .	155 52
Number of loans which are of an amount not exceeding \$3,000 each, 265	
Aggregate amount of the same,	419,892 46
Total number of loans upon real estate,	343
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	85,962 50
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on Monday following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$32,842 68 } during the year ending Oct. 31, 1901, . . { 2 per cent., 33,859 14 }	66,701 82
Number of accounts opened during the year ending Oct. 31, 1901, .	497
Number of accounts closed during the year ending Oct. 31, 1901, .	327
Total number of open accounts Oct. 31, 1901,	3,181
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,938 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	291,377 19
Number of same,	2,133
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	230,657 88
Number of same,	2,039
Date of examination by commissioner: March 12.	

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 35.

JAMES H. HARLOW, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES H. HARLOW,

CHARLES F. CORNISH,

MATTHEW H. CUSHING,

GEORGE BRAYTON,

EVERETT T. LINCOLN.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$91,750 00	Deposits, . . .	\$1,355,196 02
Loan on public fund, . . .	10,000 00	Guaranty fund, . .	55,000 00
Bank stock, as per schedule, .	10,095 00	Interest account, .	14,191 94
Railroad bonds, as per schedule,	197,075 00		
Loan on railroad stock, . . .	125 00		
Boston Terminal Co. bonds, . .	20,000 00		
Real estate (for banking purposes),	44,000 00		
Real estate by foreclosure, . .	1,625 00		
Loans on real estate,	701,838 07		
Loans on personal security, . .	202,317 31		
Loans to counties, cities or towns (notes),	75,300 00		
Deposits in banks, on interest, .	67,299 40		
Cash on hand,	2,963 18		
	<u>\$1,424,387 96</u>		<u>\$1,424,387 96</u>

Cash on Deposit in Banks, amount in each:—

Mechanics National Bank, Boston,	\$9,107 77
Winthrop National Bank, Boston,	10,438 99
First National Bank, Merrimac,	10,000 00
Middleborough National Bank, Middleborough,	13,752 64
Pynchon National Bank, Springfield,	24,000 00

Loan on Public Funds:—

\$10,000 United States 4s,	\$10,000 00
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Loan on Railroad Stock:—

1 share Old Colony R.R.,	\$125 00
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Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Canton, Ohio, 5s,	\$24,000	\$24,685 00	\$24,000 00
of Dayton, Ohio, 5s,	10,000	11,400 00	10,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,575 00	5,000 00
of Kansas City, Mo, 4½s,	10,000	11,300 00	10,000 00
of Lynn, Mass., 4s,	15,000	15,937 50	15,000 00
of Rockford, Ill., 4½s,	10,000	10,625 00	10,000 00
of South Bend, Ind., 5s,	6,000	6,505 00	6,000 00
of Youngstown, Ohio, 6s,	750	810 50	750 00
Town of Burrillville, R. I., 4s,	5,000	5,112 50	5,000 00
of Weymouth, Mass., 4s,	6,000	6,480 00	6,000 00
	\$91,750	\$98,430 50	\$91,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston,	\$3,300	\$3,432 00	\$3,300 00
14	Suffolk National Bank, Boston,	1,400	1,610 00	1,400 00
11	Tremont Nat'l Bank, Boston,	550	110 00	550 00
6	Brockton Nat'l Bank, Brockton,	600	708 00	600 00
12	Middleborough National Bank, Middleborough,	1,200	1,320 00	1,200 00
30	National Bank of Commerce, New Bedford,	345	60 00	345 00
27	Plymouth N'l B'k, Plymouth,	2,700	2,835 00	2,700 00
		\$10,095	\$10,075 00	\$10,095 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$17,000	\$18,700 00	\$17,000 00
Boston & Lowell R.R. 4s,	20,000	20,750 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	25,500 00	25,000 00
Dexter & Newport R.R. 4s,	5,000	5,300 00	5,000 00
Fitchburg R.R. 4s,	6,000	6,455 00	6,000 00
Fitchburg R.R. 5s,	5,000	5,462 50	5,000 00

Middleborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Grafton & Upton R.R. 4s, . . .	\$15,000	\$14,250 00	\$15,000 00
Illinois Central R.R. 3s, . . .	10,000	8,850 00	9,075 00
Illinois Central R.R. 3½s, . . .	45,000	45,450 00	45,000 00
Michigan Central R.R. 4s, . . .	10,000	11,200 00	10,000 00
Old Colony R.R. 4s, . . .	10,000	11,350 00	10,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,900 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	20,000	23,400 00	20,000 00
	\$198,000	\$207,567 50	\$197,075 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,438 99	2 per cent.	\$83,000 00	4 per cent.	\$40,963 34	5½ per cent.
22,860 41	2½ “	45,400 00	4½ “	411,753 73	6 “
10,000 00	3 “	408,463 31	5 “		

Amount invested in real estate for banking purposes, \$44,000 00
 Estimated value of the same, 44,000 00
 Assessed value of the same, 36,000 00
 Net income received from same during year ending Oct. 31, 1901, . . . 1,285 44
 Value, by books, of other real estate, held or owned by foreclosure or
 otherwise, 1,625 00
 Assessed value of the same, 2,800 00
 Number of loans which are of an amount not exceeding \$3,000 each, 673
 Aggregate amount of the same, 536,199 63
 Total number of loans upon real estate, 554
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 69,892 65
 Times for the dividends fixed by the by-laws: first Monday in April and
 October; payable on same days.

Middleborough Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$24,377 91 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 25,354 70 }	\$49,732 61
Number of accounts opened during the year ending Oct. 31, 1901, . . .	630
Number of accounts closed during the year ending Oct. 31, 1901, . . .	368
Total number of open accounts Oct. 31, 1901,	4,181
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,739 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	281,338 72
Number of same,	3,942
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	225,873 64
Number of same,	2,797
Date of examination by commissioner: May 21.	

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March 4, 1835. Present number of corporators, 22.

HARVEY WHEELER, *President.*

CHARLES E. BROWN, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD J. BARTLETT,

FRANCIS A. HOUSTON,

HARVEY WHEELER,

LORING N. FOWLER.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12.15 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,387 50	Deposits, . . .	\$1,494,016 76
Bank stock, as per schedule, .	56,228 00	Guaranty fund, .	75,000 00
Railroad bonds, as per schedule, .	359,687 50	Interest account, .	29,217 79
Boston Terminal Co. bonds, .	53,550 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	9,077 38
poses),	10,500 00	Rent account, . .	267 47
Real estate by foreclosure, .	19,711 77		
Loans on real estate, . . .	449,300 00		
Loans on personal security, .	527,450 00		
Loans to counties, cities or towns			
(notes),	88,800 00		
Deposit in bank, on interest, .	20,200 00		
Deposit in bank, not on interest, .	3,971 33		
Expense account,	2,145 25		
Notes receivable,*	2,848 40		
Cash on hand,	1,799 65		
	\$1,607,579 40		\$1,607,579 40

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Shoe and Leather National Bank, Boston,	\$20,200 00
Concord National Bank, Concord,	3,971 33

Middlesex Institution for Savings — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Concord, Mass., 4s, . . .	\$10,000	\$11,550 00	\$11,387 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	Blackstone N'l Bank, Boston, .	\$828	\$180 00	\$828 00
50	Central National Bank, Boston,	5,000	5,900 00	5,000 00
50	Eliot National Bank, Boston, .	5,000	7,500 00	5,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,500 00	5,000 00
28	First National Bank, Boston, .	2,800	4,900 00	2,800 00
50	Lincoln Nat'l Bank, Boston, .	500	150 00	500 00
50	Merchants N'l Bank, Boston, .	5,000	8,750 00	5,000 00
100	National City Bank, Boston, .	—	500 00	—
33	N'l Hide & Leather B'k, Boston,	3,300	4,092 00	3,300 00
50	National Webster B'k, Boston,	5,000	5,200 00	5,000 00
34	Second National Bank, Boston,	3,400	6,120 00	3,400 00
100	Shawmut N'l Bank, Boston, .	—	100 00	—
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,500 00
54	State National Bank, Boston, .	5,400	5,994 00	5,400 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	2,500 00
100	Concord Nat'l Bank, Concord,	10,000	15,000 00	10,000 00
		\$56,228	\$75,136 00	\$56,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$15,000	\$16,237 50	\$15,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,550 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,375 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	25,500 00	25,875 00
Concord & Montreal R.R. 4s, . . .	50,000	54,812 50	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	11,550 00	10,000 00
Eastern R.R. 6s,	37,000	41,162 50	37,000 00
Fitchburg R.R. 4s,	30,000	33,350 00	30,687 50
Fitchburg R.R. 5s,	4,000	4,080 00	4,000 00
Illinois Central R.R. 3½s,	20,000	20,100 00	20,775 00
Illinois Central R.R. 4s,	10,000	11,150 00	11,300 00

Middlesex Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	\$10,000	\$13,350 00	\$13,350 00
Maine Central R.R. 4s,	15,000	15,768 75	15,000 00
Maine Central R.R. 4½s,	20,000	21,900 00	20,000 00
Old Colony R.R. 4s,	20,000	22,612 50	20,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,850 00	10,500 00
Sullivan County R.R. 4s,	10,000	11,100 00	10,000 00
Troy & Boston R.R. 7s,	20,000	30,000 00	31,200 00
	\$341,000	\$386,448 75	\$359,687 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$50,000	\$58,000 00	\$53,550 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,200 00	2½ per cent.	\$215,500 00	½ per cent.	\$15,000 00	4¾ per cent.
20,000 00	3¼ “	85,000 00	4¼ “	386,875 00	5 “
20,000 00	3½ “	25,000 00	4¾ “	41,125 00	5½ “
38,300 00	3¾ “	139,100 00	4½ “	79,650 00	6 “

Amount invested in real estate for banking purposes,	\$10,500 00
Estimated value of the same,	10,500 00
Assessed value of the same,	8,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	19,711 77
Assessed value of the same,	22,350 00
Net income received from same during year ending Oct. 31, 1901,	222 99
Number of loans which are of an amount not exceeding \$3,000 each, 196	
Aggregate amount of the same,	276,800 00
Total number of loans upon real estate, 213	
Amount of investments from which no income is received,	10,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	68,559 63
Times for the dividends fixed by the by-laws: first Tuesday in June and December; payable on third Tuesday of June and December.	

Middlesex Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$27,572 53 }	\$55,649 67
during the year ending Oct. 31, 1901, { 2 per cent., 28,077 14 }	
Number of accounts opened during the year ending Oct. 31, 1901, . 589	
Number of accounts closed during the year ending Oct. 31, 1901, . 442	
Total number of open accounts Oct. 31, 1901, 4,643	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,605 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	230,329 96
Number of same,	2,923
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	243,264 40
Number of same,	2,714
Date of examination by commissioner: February 26.	

MILFORD SAVINGS BANK—MILFORD.

Incorporated April 24, 1851. Present number of corporators, 45.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN P. DANIELS,

CHARLES F. CLAFLIN,

JESSE A. TAFT.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$231,000 00	Deposits, . . .	\$2,401,933 92
Bank stock, as per schedule, .	158,117 86	Guaranty fund, .	85,122 11
Loans on bank stock, . . .	51,380 00	Profit and loss account, . . .	23,620 97
Railroad bonds, as per schedule, .	169,000 00		
Loan on railroad bonds, . . .	40,000 00		
Loans on railroad stock, . . .	50,000 00		
Boston Terminal Co. bonds, .	103,812 50		
Real estate (for banking purposes), . . .	25,000 00		
Real estate by foreclosure, . .	14,752 40		
Loans on real estate, . . .	669,622 00		
Loans on personal security, . .	783,650 00		
Loans to counties, cities or towns (notes), . . .	146,900 00		
Deposits in banks, on interest, .	45,167 05		
Deposits in banks, not on interest, .	9,505 42		
Omaha Water Company stock and bonds,* . . .	12,000 00		
Cash on hand, . . .	769 77		
	\$2,510,677 00		\$2,510,677 00

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$11,780 33
National Bank of Redemption, Boston,	1,386 72
Milford National Bank, Milford,	41,505 42

Milford Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

327 shares First National Bank, Lynn,	\$30,000 00*
137 shares Massachusetts National Bank, Boston,	12,000 00
40 shares Eliot National Bank, Boston,	} 5,500 00
24 shares Milford National Bank, Milford,	
60 shares Milford National Bank, Milford,	2,500 00
10 shares Milford National Bank, Milford,	500 00
5 shares Milford National Bank, Milford,	} 700 00
5 shares Home National Bank, Milford,	
2 shares Milford National Bank, Milford,	180 00

* This amount, in excess of the legal limit, has been reduced.

Loan on Railroad Bonds :—

\$42,000 Cleveland & Pittsburgh R.R. 3½s,	\$40,000 00
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Loans on Railroad Stock, amount on each :—

190 shares Boston & Maine R.R.,	\$25,000 00
175 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	\$15,000	\$16,500 00	\$15,000 00
of Boston, Mass., 4s,	25,000	27,620 00	25,000 00
of Bridgeport, Conn., 4s,	6,000	6,780 00	6,000 00
of Cleveland, Ohio, 4s,	14,000	14,040 00	14,000 00*
of Cleveland, Ohio, 5s,	6,000	6,150 00	6,000 00*
of Dayton, Ohio, 4s,	15,000	15,450 00	15,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,540 00	6,000 00
of Lynn, Mass., 4s,	7,000	8,050 00	7,000 00
of New Britain, Conn., 4s,	20,000	20,400 00	20,000 00
of Newport, R. I., 4s,	10,000	11,300 00	10,000 00
of Newton, Mass., 4s,	20,000	22,200 00	20,000 00
of Portland, Me., 6s,	2,000	2,300 00	2,000 00
of Providence, R. I., 5s,	20,000	21,600 00	20,000 00
of Woonsocket, R. I., 4s,	15,000	16,650 00	15,000 00*
Town of Framingham, Mass., 4s,	20,000	21,000 00	20,000 00
of Maynard, Mass., 4s,	20,000	22,200 00	20,000 00
of Weymouth, Mass., 4s,	10,000	11,000 00	10,000 00
	\$231,000	\$249,780 00	\$231,000 00

* Legal investments when made.

Milford Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,220 00	\$1,530 00
50	Atlas National Bank, Boston, .	5,000	5,350 00	6,500 00
15	Blackstone N'l Bank, Boston, .	345	75 00	345 00
7	Boylston Nat'l Bank, Boston, .	700	735 00	1,070 12
150	Central Nat'l Bank, Boston, .	15,000	17,700 00	22,000 00
25	Colonial Nat'l Bank, Boston, .	2,500	3,750 00	3,750 00
25	Continental N'l Bank, Boston,	—	125 00	1 00
48	Eliot National Bank, Boston, .	4,800	7,200 00	5,682 99
25	Freemans Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	19,600 00	13,900 00
110	N'l B'k of Redemption, Boston,	11,000	13,750 00	15,655 00
25	Nat'l Exchange Bank, Boston,	2,500	3,500 00	3,581 25
66	N'l Hide & Leather B'k, Boston,	6,600	8,184 00	6,600 00
100	Nat'l Shawmut Bank, Boston,	10,000	20,000 00	15,000 00
47	National Union Bank, Boston,	4,700	7,097 00	7,496 50
4	Nat'l Webster Bank, Boston, .	400	416 00	400 00
100	Shawmut Nat'l Bank, Boston,	—	100 00	1 00
2	Shoe & Leather N'l B'k, Boston,	200	300 00	200 00
40	Washington N'l Bank, Boston,	4,000	4,440 00	5,505 00
100	Home National B'k, Brockton,	10,000	17,500 00	10,000 00
9	Hopkinton N'l B'k, Hopkinton,	900	900 00	900 00
75	Home National Bank, Milford,	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		\$125,945	\$185,167 00	\$158,117 86

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$25,000	\$25,000 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	20,000	21,400 00	20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	19,050 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	25,750 00	25,000 00
Fitchburg R.R. 4s,	25,000	26,400 00	25,000 00
Fitchburg R.R. 5s,	15,000	16,650 00	15,000 00
Milford & Woonsocket R.R. 5s, .	4,000	4,000 00	4,000 00
Old Colony R.R. 4s,	10,000	11,100 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,400 00	20,000 00
		\$169,000	\$182,250 00
			\$169,000 00

Milford Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$103,812 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,386 72	2 per cent.	\$80,000 00	4½ per cent.	\$3,400 00	5½ per cent.
11,780 33	2½ “	331,300 00	4½ “	39,430 00	6 “
151,000 00	3½ “	5,300 00	4½ “	450 00	6½ “
20,000 00	3¾ “	480,547 00	5 “	1,125 00	7 “
629,000 00	4 “				

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1901, . .	332 92
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,752 40
Assessed value of the same,	19,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 346	
Aggregate amount of the same,	354,186 00
Total number of loans upon real estate,	348
Amount of investments from which no income is received,	14,752 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	104,353 90
Times for the dividends fixed by the by-laws: second Saturday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$38,995 93 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 39,576 67 }	78,572 60
Number of accounts opened during the year ending Oct. 31, 1901, . .	1,088
Number of accounts closed during the year ending Oct. 31, 1901, . .	769
Total number of open accounts Oct. 31, 1901,	7,306
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,872 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	497,956 10
Number of same,	6,919
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	482,063 75
Number of same,	6,070
Date of examination by commissioner: May 3.	

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 40.

IRA N. GODDARD, *President.*

AMOS ARMSEY, *Treasurer.*

AMOS ARMSEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAMIEN DUCHARME,

HENRY W. CARTER,

IRA N. GODDARD,

AUGUSTUS S. WINTER,

GEORGE J. DUDLEY,

JACOB R. LINCOLN.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$73,000 00	Deposits,	\$980,128 63
Bank stock, as per schedule, .	114,216 00	Guaranty fund, . .	46,602 00
Railroad bonds, as per schedule, .	138,000 00	Interest account, .	20,119 99
Loan on railroad stock,	150 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	20,000 00	count,	8,092 09
Real estate (for banking pur-		Reserve profits, . .	15,000 00
poses),	15,000 00		
Real estate by foreclosure, . .	5,943 37		
Loans on real estate,	350,826 00		
Loans on personal security, . .	255,450 00		
Loans to counties, cities or towns			
(notes),	47,200 00		
Deposits in banks, on interest, .	45,900 00		
Deposit in bank, not on interest,	60 85		
Expense account,	1,125 32		
Insurance account,	32 94		
Suspense account,	1,416 95		
Cash on hand,	1,621 28		
	\$1,069,942 71		\$1,069,942 71

Cash on Deposit in Banks, amount in cash :—

Millbury National Bank, Millbury,	\$29,960 85
National Bank of the Commonwealth, Boston,	16,000 00

Loan on Railroad Stock :—

1 share Boston & Albany R.R.,	\$150 00
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Millbury Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$5,000	\$5,562 50	\$5,000 00
of Columbus, Ohio, 4s, . .	10,000	10,050 00	10,000 00*
of Kansas City, Mo., 4½s, . .	25,000	28,375 00	25,000 00
of Milwaukee, Wis., 5s, . .	10,000	10,975 00	10,000 00
of New Britain, Conn., 4s, . .	10,000	10,950 00	10,000 00
of Saginaw, Mich., 4s, . .	10,000	10,325 00	10,000 00
Town of Westborough, Mass., 5s, .	3,000	3,277 50	3,000 00
	\$73,000	\$79,515 00	\$73,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,350 00	\$5,000 00
42	Blackstone Nat'l Bank, Boston, .	966	210 00	966 00
45	Colonial Nat'l Bank, Boston, .	4,500	6,750 00	4,500 00
20	Continental N'l B'k, Boston, .	—	100 00	—
100	Eliot National Bank, Boston, .	10,000	15,000 00	10,000 00
50	First Ward N'l Bank, Boston, .	5,000	8,000 00	5,000 00
25	Manufacturers N'l B'k, Boston, .	—	75 00	—
23	Merchants Nat'l Bank, Boston, .	2,300	4,025 00	2,300 00
57	N'l B'k of Commerce, Boston, .	5,700	7,182 00	5,700 00
200	National Bank of the Common- wealth, Boston,	20,000	39,200 00	20,000 00
33	N'l Hide & Leather B'k, Boston, .	3,300	4,092 00	3,300 00
20	N'l Shawmut Bank, Boston, .	2,000	4,000 00	2,000 00
3	Old Boston Nat'l Bank, Boston, .	300	297 00	300 00
35	Second Nat'l Bank, Boston, .	3,500	6,800 00	3,500 00
25	Shawmut Nat'l Bank, Boston, .	—	25 00	—
74	Shoe & Leather N'l B'k, Boston, .	7,400	11,100 00	7,400 00
25	South End Nat'l Bank, Boston, .	2,500	1,875 00	2,500 00
50	State National Bank, Boston, .	5,000	5,550 00	5,000 00
13	Suffolk National Bank, Boston, .	1,300	1,495 00	1,300 00
34	Third National Bank, Boston, .	3,400	3,604 00	3,400 00
15	Winthrop N'l B'k, Boston, .	1,500	2,400 00	1,500 00
30	Grafton Nat'l Bank, Grafton, .	3,000	3,000 00	3,000 00
3	Leicester N'l B'k, Leicester, .	300	420 00	300 00
114	Millbury N'l B'k, Millbury, .	11,400	11,400 00	11,400 00
26	Second N'l B'k, Norwich, Ct., .	2,600	2,600 00	2,600 00
12½	Oxford Nat'l Bank, Oxford, .	1,250	1,375 00	1,250 00
36	Central Nat'l B'k, Worcester, .	3,600	3,960 00	3,600 00
5	Citizens Nat'l B'k, Worcester, .	500	725 00	500 00

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	City Nat'l Bank, Worcester, .	\$1,400	\$1,750 00	\$1,400 00
10	Mechanics N'l B'k, Worcester,	1,000	950 00	1,000 00
50	Quinsigamond National Bank, Worcester,	5,000	6,500 00	5,000 00
5	Worcester N'l B'k, Worcester,	500	900 00	500 00
		\$114,216	\$160,210 00	\$114,216 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$7,000	\$7,490 00	\$7,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	15,000	17,400 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	14,000	14,280 00	14,000 00
Fitchburg R.R. 4s,	16,000	17,600 00	16,000 00
Illinois Central R.R. 3s,	6,000	5,400 00	6,000 00
Illinois Central R.R. 3½s,	15,000	15,150 00	15,000 00
Maine Central R.R. 4s,	5,000	5,250 00	5,000 00
Minnesota & Iowa R.R. 3½s,	15,000	15,300 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,400 00	15,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,800 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,200 00	10,000 00
	\$138,000	\$149,570 00	\$138,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,200 00	\$20,000 00

Millbury Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,900 00	2 per cent.	\$40,000 00	4½ per cent.	\$45,000 00	5½ per cent.
20,000 00	3 “	100,000 00	4½ “	10,000 00	5½ “
9,000 00	3½ “	10,000 00	4¾ “	112,536 00	6 “
37,300 00	4 “	289,290 00	5 “	500 00	7 “

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,800 00
Net income received from same during year ending Oct. 31, 1901,	620 10
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,943 37
Assessed value of the same,	13,870 00
Number of loans which are of an amount not exceeding \$3,000 each,	248
Aggregate amount of the same,	251,776 00
Total number of loans upon real estate,	257
Amount of investments from which no income is received,	2,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	48,282 54
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on second Monday of January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,704 59 } during the year ending Oct. 31, 1901, { 2 per cent., 18,681 36 }	36,385 95
Number of accounts opened during the year ending Oct. 31, 1901,	247
Number of accounts closed during the year ending Oct. 31, 1901,	153
Total number of open accounts Oct. 31, 1901,	2,145
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,464 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	127,894 60
Number of same,	1,466
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	100,006 06
Number of same,	1,280
Date of examination by commissioner: May 7.	

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 28.

EDWARD F. MORRIS, *President*.

FRANK E. MORRIS, *Treasurer*.

FRANK E. MORRIS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

EDWARD F. MORRIS,

CARLOS M. GAGE,

E. D. CUSHMAN,

ARTHUR D. NORCROSS.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$137,000 00	Deposits,	\$1,193,576 71
Bank stock, as per schedule, .	32,680 00	Guaranty fund, .	58,000 00
Loans on bank stock,	4,600 00	Interest account, .	31,129 77
Railroad bonds, as per schedule, .	135,000 00	Profit and loss account,	1,884 45
Boston Terminal Co. bonds, . .	10,000 00		
Real estate (for banking purposes),	33,000 00		
Real estate by foreclosure, . .	19,150 29		
Loans on real estate,	753,299 00		
Loans on personal security, . .	43,912 00		
Loans on depositors' books, . .	200 00		
Deposits in banks, on interest, .	109,048 39		
Deposit in bank, not on interest, .	3,041 37		
Expense account,	369 49		
Cash on hand,	3,290 39		
	\$1,284,590 93		\$1,284,590 93

Cash on Deposit in Banks, amount in each:—

Monson National Bank, Monson,	\$3,041 37
Northampton National Bank, Northampton,	10,000 00
Chicopee National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	4,823 06
Springfield National Bank, Springfield,	21,447 69
Springfield Safe Deposit and Trust Company, Springfield,	22,544 02
Hampden Trust Company, Springfield,	10,000 00
City National Bank, Springfield,	20,233 62

Loans on Bank Stock, amount on each:—

31 shares Monson National Bank, Monson,	\$3,100 00
15 shares Palmer National Bank, Palmer,	1,500 00

Monson Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s, . .	\$10,000	\$10,950 00	\$10,000 00
City of Brockton, Mass., 4s, . .	10,000	11,025 00	10,000 00
of Chicago, Ill., 4s,	5,000	5,075 00	5,000 00
of Cleveland, Ohio, 5s,	10,000	10,125 00	10,000 00*
of Everett, Mass., 4s,	10,000	11,250 00	10,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	11,050 00	10,000 00
of Holyoke, Mass., 4s,	10,000	10,900 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,600 00	10,000 00
of Malden, Mass., 4s,	10,000	11,225 00	10,000 00
of Newton, Mass., 4s,	10,000	11,400 00	10,000 00
Town of Burlington, Vt., 4s, . . .	5,000	5,150 00	5,000 00
of Methuen, Mass., 4s,	5,000	5,625 00	5,000 00
of Monson, Mass., 4s,	22,000	23,100 00	22,000 00
of Natick, Mass., 4s,	10,000	11,100 00	10,000 00
	\$137,000	\$148,575 00	\$137,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston, .	\$230	\$50 00	\$230 00
25	Eliot National Bank, Boston, .	2,500	3,750 00	2,500 00
30	Merchants N'l Bank, Boston, .	3,000	5,250 00	3,000 00
25	N'l B'k of Commerce, Boston, .	2,500	3,150 00	2,500 00
25	N'l B'k of Redemption, Boston, .	2,500	3,125 00	2,500 00
5	N'l Exchange Bank, Boston, .	500	700 00	500 00
6	N'l Hide & Leather B'k, Boston, .	600	744 00	600 00
6	Nat'l Webster Bank, Boston, .	600	624 00	600 00
5	State National Bank, Boston, .	500	555 00	500 00
26	Suffolk National Bank, Boston, .	2,600	2,990 00	2,600 00
5	Tremont Nat'l Bank, Boston, .	250	50 00	250 00
25	City Nat'l Bank, Holyoke, .	2,500	2,875 00	2,500 00
90	Monson Nat'l Bank, Monson, .	9,000	11,250 00	9,000 00
11	Agawam N'l B'k, Springfield, .	1,100	1,100 00	1,100 00
20	City Nat'l Bank, Springfield, .	2,000	2,840 00	2,000 00
20	First N'l Bank, Springfield, .	2,000	2,100 00	2,000 00
3	Ware National Bank, Ware, .	300	318 00	300 00
		\$32,680	\$41,471 00	\$32,680 00

Monson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$11,000 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,475 00	10,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,450 00	10,000 00
Boston & Providence R.R. 4s, . . .	10,000	10,900 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,975 00	10,000 00
Connecticut River R.R. 4s, . . .	10,000	11,550 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	11,550 00	10,000 00
Eastern R.R. 6s,	5,000	5,550 00	5,000 00
Fitchburg R.R. 4s,	10,000	11,225 00	10,000 00
Illinois Central R.R. 3½s,	10,000	10,050 00	10,000 00
Maine Central R.R. 4s,	10,000	10,500 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,550 00	10,000 00
Norwich & Worcester R.R. 4s, . . .	10,000	11,150 00	10,000 00
Old Colony R.R. 4s,	10,000	11,450 00	10,000 00
	\$135,000	\$149,375 00	\$135,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$99,048 39	3 per cent.	\$10,000 00	4½ per cent.	\$2,000 00	5½ per cent.
20,000 00	4 "	766,511 00	5 "	13,500 00	6 "

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	18,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,528 50
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	19,150 29
Assessed value of the same,	15,000 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	267
Aggregate amount of the same,	383,182 00
Total number of loans upon real estate,	341

Monson Savings Bank — Concluded.

Amount of investments from which no income is received,	\$1,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	55,381 81
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$21,676 59 } during the year ending Oct. 31, 1901, . { 2 per cent., 22,477 24 }	44,153 83
Number of accounts opened during the year ending Oct. 31, 1901,	404
Number of accounts closed during the year ending Oct. 31, 1901,	281
Total number of open accounts Oct. 31, 1901,	2,634
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	3,658 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	212,671 73
Number of same,	1,781
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	166,724 96
Number of same,	1,432
Date of examination by commissioner: May 16.	

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 36.

DAVID FOLGER, *President.*

GEORGE H. BROCK, *Treasurer.*

GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID FOLGER,

HENRY PADDOCK,

DAVID PARKER,

LEWIS F. BUCHANAN,

ALMON T. MOWRY.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$71,000 00	Deposits,	\$595,143 32
Bank stock, as per schedule, .	9,407 00	Guaranty fund, .	28,556 77
Loan on bank stock,	175 00	Profit and loss account,	12,710 29
Railroad bonds, as per schedule, .	120,500 00		
Boston Terminal Co. bonds, .	20,000 00		
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure, . .	26,400 00		
Loans on real estate,	352,913 03		
Loans on personal security, . .	7,304 00		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest, .	20,047 85		
Expense account,	897 23		
Cash on hand,	266 27		
	<u>\$636,410 38</u>		<u>\$636,410 38</u>

Cash on Deposit in Banks, amount in each :—

Eliot National Bank, Boston,	\$6,833 27
Pacific National Bank, Nantucket,	13,214 58

Loan on Bank Stock :—

9 shares Merchants National Bank, New Bedford,	\$175 00
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Nantucket Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$5,000	\$5,100 00	\$5,000 00
City of Bay City, Mich., 4s, . . .	3,000	3,270 00	3,000 00
of Beverly, Mass., 4s, . . .	1,000	1,065 00	1,000 00
of Detroit, Mich., 7s, . . .	1,000	1,090 00	1,000 00
of East Saginaw, Mich., 4½s, . . .	7,000	7,140 00	7,000 00
of Fall River, Mass., 6s, . . .	1,000	1,095 00	1,000 00
of Grand Rapids, Mich., 4½s, . . .	10,000	10,950 00	10,000 00
of Middletown, Conn., 3½s, . . .	8,000	8,320 00	8,000 00
of New London, Conn., 7s, . . .	1,000	1,110 00	1,000 00
of Rockford, Ill., 4½s, . . .	4,000	4,580 00	4,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,600 00	5,000 00
of Sioux City, Iowa, 4½s, . . .	15,000	16,650 00	15,000 00*
Town of Billerica, Mass., 4s, . . .	10,000	11,350 00	10,000 00
	\$71,000	\$77,320 00	\$71,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone N'l Bank, Boston, .	\$161	\$35 00	\$161 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,050 00	1,000 00
10	Columbian Nat'l Bank, Boston, .	5	10 00	5 00
10	Continental N'l Bank, Boston, .	—	50 00	—
15	Eliot National Bank, Boston, .	1,500	2,250 00	1,500 00
10	Faneuil Hall N'l Bank, Boston, .	1,000	1,300 00	1,000 00
19	Lincoln Nat'l Bank, Boston, .	190	57 00	190 00
8	Metropolitan N'l B'k, Boston, .	800	800 00	800 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,400 00	1,000 00
10	National Revere Bank, Boston, .	190	30 00	190 00
10	Old Boston Nat'l Bank, Boston, .	1,000	990 00	1,000 00
15	Shawmut Nat'l Bank, Boston, .	—	15 00	—
10	South End N'l Bank, Boston, .	1,000	750 00	1,000 00
10	Pacific Nat'l Bank, Nantucket, .	1,000	1,300 00	1,000 00
14	National Bank of Commerce, New Bedford,	161	28 00	161 00
5	National Bank of Fairhaven, Fairhaven,	400	400 00	400 00
		\$9,407	\$10,465 00	\$9,407 00

Nantucket Institution for Savings—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$6,000	\$6,165 00	\$6,000 00
Boston & Lowell R.R. 4½s, . . .	3,000	3,045 00	3,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,700 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,360 00	6,000 00
Chic., Burlington & Quincy R.R. 3½s,	22,000	22,440 00	22,000 00
Fitchburg R.R. 4s, . . .	5,000	5,595 00	5,000 00
Grafton & Upton R.R. 4s, . . .	5,000	4,750 00	5,000 00
Illinois Central R.R. 3½s, . . .	17,000	17,170 00	17,000 00
Illinois Central R.R. 4s, . . .	8,000	8,920 00	8,000 00
Maine Central R.R. 7s, . . .	5,000	6,512 00	5,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	12,000	12,510 00	12,000 00
New York & New England R.R. 6s,	8,000	8,580 00	8,000 00
New York & New England R.R. 7s,	1,000	1,102 00	1,000 00
Upper Coos R.R. 4s, . . .	500	535 00	500 00
Upper Coos R.R. 4½s, . . .	10,000	11,500 00	10,000 00
Winona & St. Peters R.R. 7s, . .	7,000	9,800 00	7,000 00
	\$120,500	\$130,684 00	\$120,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,047 85	2 per cent.	\$152,359 03	5 per cent.	\$172,908 00	6 per cent.
3,000 00	4 “	17,000 00	5½ “	125 00	7 “
18,000 00	4½ “				

Nantucket Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	4,500 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	308 34
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,400 00
Assessed value of the same,	32,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 200	
Aggregate amount of the same,	163,188 03
Total number of loans upon real estate,	226
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	29,190 65
Times for the dividends fixed by the by-laws: second Monday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$10,710 53 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 11,008 20 }	21,718 73
Number of accounts opened during the year ending Oct. 31, 1901, . . .	162
Number of accounts closed during the year ending Oct. 31, 1901, . . .	106
Total number of open accounts Oct. 31, 1901,	1,413
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,350 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	102,452 46
Number of same,	1,096
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	86,083 12
Number of same,	1,197
Date of examination by commissioner: August 6.	

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 36.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM NUTT,

FRANCIS BIGELOW,

FREDERICK O. BASTON,

FRANK H. HAYES,

HENRY C. MULLIGAN,

WALTER B. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$237,000 00	Deposits, . . .	\$2,069,324 60
Bank stock as per schedule, .	67,800 00	Guaranty fund, .	103,450 00
Loans on bank stock, . . .	11,515 00	Interest account, .	24,815 19
Railroad bonds as per schedule, .	159,000 00	Profit and loss account, . . .	65,517 98
Real estate (for banking purposes),	26,846 96		
Real estate by foreclosure, . .	14,711 61		
Loans on real estate,	1,465,622 00		
Loans on personal security, . .	69,166 00		
Loans to counties, cities or towns (notes),	96,600 00		
Loans on depositors' books, . .	430 00		
Deposits in banks, on interest, .	103,713 88		
Expense account,	2,381 85		
Cash on hand,	8,320 47		
	<u>\$2,263,107 77</u>		<u>\$2,263,107 77</u>

Cash on Deposit in Banks, amount in each :—

New England National Bank, Boston,	\$20,000 00
National Bank of the Republic, Boston,	10,000 00
Shoe and Leather National Bank, Boston,	40,000 00
Natick National Bank, Natick,	33,713 88*

* This amount, in excess of the legal limit, has been reduced.

Natick Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

40 shares Natick National Bank, Natick,	\$3,600 00
12 shares Natick National Bank, Natick,	975 00
5 shares Natick National Bank, Natick,	460 00
5 shares Natick National Bank, Natick,	480 00
100 shares South End National Bank, Boston,	6,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	\$7,000	\$7,630 00	\$7,000 00
of Boston, Mass., 4s,	11,000	11,605 00	11,000 00
of Boston, Mass., 6s,	10,000	10,350 00	10,000 00
of Cambridge, Mass., 6s,	13,000	13,950 00	13,000 00
of Cleveland, Ohio, 4s,	5,000	5,400 00	5,000 00*
of Dover, N. H., 4s,	10,000	10,100 00	10,000 00
of Fall River, Mass., 5s,	16,000	17,857 50	16,000 00
of Lowell, Mass., 4s,	6,000	6,022 50	6,000 00
of Lynn, Mass., 4s,	30,000	31,082 50	30,000 00
of Malden, Mass., 4s,	15,000	15,772 50	15,000 00
of Newton, Mass., 4s,	25,000	27,127 50	25,000 00
of Springfield, Ohio, 5s,	22,000	23,965 00	22,000 00
of Waltham, Mass., 4s,	11,000	11,000 00	11,000 00
of Worcester, Mass., 4½s,	6,000	6,270 00	6,000 00
Town of Natick, Mass., 4s,	30,000	33,250 00	30,000 00
of Orange, Mass., 4s,	11,000	11,533 75	11,000 00
of Wellesley, Mass., 4s,	9,000	9,602 50	9,000 00
	\$237,000	\$252,518 75	\$237,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	\$2,600	\$2,782 00	\$2,600 00
7	Boylston Nat'l Bank, Boston,	700	735 00	700 00
27	Central National Bank, Boston,	2,700	3,186 00	2,700 00
5	Continental N'l Bank, Boston,	—	25 00	—
19	Eliot National Bank, Boston,	1,900	2,850 00	1,900 00
46	Merchants Nat'l Bank, Boston,	4,600	8,050 00	4,600 00
10	Metropolitan N'l Bank, Boston,	1,000	1,000 00	1,000 00
15	Monument Nat'l Bank, Boston,	1,500	2,850 00	1,500 00
46	N'l Bank of Commerce, Boston,	4,600	5,796 00	4,600 00
42	National Bank of the Common- wealth, Boston,	4,200	8,232 00	4,200 00
14	N'l B'k of Redemption, Boston,	1,400	1,750 00	1,400 00

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of the Republic, Boston,	\$3,000	\$4,530 00	\$3,000 00
15	Nat'l Exchange Bank, Boston,	1,500	2,100 00	1,500 00
10	Second National Bank, Boston,	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,500 00	2,000 00
7	State National Bank, Boston, .	700	777 00	700 00
20	Winthrop Nat'l Bank, Boston,	2,000	3,200 00	2,000 00
55	Home Nat'l Bank, Brockton, .	5,500	9,625 00	5,500 00
32	First National Bank, Chelsea,	3,200	3,200 00	3,200 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,498 00	3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	4,625 00	3,700 00
120	Natick National Bank, Natick,	12,000	14,400 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,780 00	2,000 00
17	Framingham National Bank, South Framingham, . . .	1,700	2,550 00	1,700 00
10	First N'l Bank, West Newton,	1,000	1,050 00	1,000 00
		\$67,800	\$91,891 00	\$67,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,700 00	\$10,000 00
Boston & Albany R.R. 5s, . . .	10,000	10,000 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	6,000	6,720 00	6,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,300 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	11,000 00	10,000 00
Fitchburg R.R. 5s,	15,000	15,300 00	15,000 00
Maine Central R.R. 4s,	11,000	11,550 00	11,000 00
Maine Central R.R. 7s,	20,000	26,000 00	20,000 00
Old Colony R.R. 4s,	28,000	31,390 00	28,000 00
Vermont & Massachusetts R.R. 5s, .	24,000	24,480 00	24,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,250 00	10,000 00
	\$159,000	\$173,690 00	\$159,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$103,713 88	2 per cent.	\$13,180 00	4½ per cent.	\$83,675 00	5½ per cent.
17,000 00	3½ “	1,285,378 00	5 “	140,840 00	6 “
103,260 00	4 “				

Natick Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$26,846 96
Estimated value of the same,	25,000 00
Assessed value of the same,	29,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	145 04
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,711 61
Assessed value of the same,	15,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 728	
Aggregate amount of the same,	937,758 00
Total number of loans upon real estate,	771
Amount of investments from which no income is received,	10,050 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	103,563 35
Times for the dividends fixed by the by-laws: first Tuesday in May and November; payable second Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$37,392 03 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 37,266 67 }	74,658 70
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,175
Number of accounts closed during the year ending Oct. 31, 1901, . . .	819
Total number of open accounts Oct. 31, 1901,	8,404
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,512 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	487,651 19
Number of same,	9,570
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	488,595 35
Number of same,	6,471
Date of examination by commissioner: February 7.	

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 149.

LOUM SNOW, *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LOUM SNOW,	OLIVER P. BRIGHTMAN,
WILLIAM BAYLIES,	OTIS N. PIERCE,
THOMAS WILCOX,	PARKMAN M. LUND,
WILLIAM R. WING,	ANDREW G. PIERCE, Jr.,
GILBERT N. HALL.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$878,500 00	Deposits, . . .	\$7,174,953 04
Bank stock, as per schedule, .	132,900 00	Guaranty fund, .	265,000 00
Loans on bank stock, . . .	700 00	Interest account, .	21,718 72
Railroad bonds, as per schedule,	586,500 00	Profit and loss account, . . .	3,485 51
Real estate (for banking purposes), . . .	92,000 00	Surplus fund, . . .	99,137 54
Real estate by foreclosure, . . .	157,974 59	Discount account, .	4,686 15
Loans on real estate, . . .	2,542,064 67	Premium account, .	1,126 13
Loans on personal security, .	2,222,152 50	Suspense account, .	462 62
Loans to counties, cities or towns (notes), . . .	613,000 00	Rent account, . . .	1,557 35
Loans on depositors' books, . .	255 00		
Deposits in banks, on interest, .	335,738 83		
Expense account, . . .	1,472 47		
Bank liquidation account, . . .	640 00		
Cash on hand, . . .	8,229 00		
	<u>\$7,572,127 06</u>		<u>\$7,572,127 06</u>

Cash on Deposit in Banks, amount in each:—

Atlas National Bank, Boston,	\$14,906 55
National Bank of Redemption, Boston,	111,021 37
First National Bank, New Bedford,	9,743 52
Mechanics National Bank, New Bedford,	174,548 22
Merchants National Bank, New Bedford,	232 53
Pyncheon National Bank, Springfield,	6,629 22
Third National Bank, Springfield,	18,657 42

New Bedford Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

5 shares First National Bank, New Bedford,	\$200 00
5 shares Merchants National Bank, New Bedford,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . . .	\$13,000	\$13,950 00	\$13,000 00
of Bay City, Mich., 5s, . . .	5,000	6,150 00	5,000 00
of Boston, Mass., 3½s, . . .	50,000	52,250 00	50,000 00
of Boston, Mass., 4s, . . .	10,000	10,550 00	10,000 00
of Chelsea, Mass., 4s, . . .	20,000	20,500 00	20,000 00
of Cleveland, Ohio, 4½s, . . .	25,000	25,000 00	25,000 00*
of Danbury, Conn., 4s, . . .	30,000	33,150 00	30,000 00
of Dayton, Ohio, 5s, . . .	50,000	54,090 00	50,000 00
of Detroit, Mich., 3½s, . . .	50,000	51,750 00	50,000 00
of Detroit, Mich., 4s, . . .	50,000	55,500 00	50,000 00
of Detroit, Mich., 7s, . . .	7,000	7,555 00	7,000 00
of East Saginaw, Mich., 5s, . . .	25,000	26,000 00	25,000 00
of Fall River, Mass., 4s, . . .	10,000	11,300 00	10,000 00
of Fall River, Mass., 5s, . . .	17,000	18,870 00	17,000 00
of Fall River, Mass., 6s, . . .	73,000	77,745 00	73,000 00
of Grand Rapids, Mich., 5s, . . .	50,000	54,750 00	50,000 00
of Lynn, Mass., 4s, . . .	25,000	27,750 00	25,000 00
of Manchester, N. H., 4s, . . .	50,000	53,000 00	50,000 00
of Meriden, Conn., 4s, . . .	20,000	21,200 00	20,000 00
of New Bedford, Mass., 4s, . . .	119,000	135,160 00	119,000 00
of New Haven, Conn., 3½s, . . .	45,000	45,093 75	45,000 00
of Newton, Mass., 4s, . . .	50,000	54,125 00	50,000 00
of Saginaw, Mich., 5½s, . . .	10,000	12,100 00	10,000 00
Town of Stamford, Conn., 4s, . . .	20,000	20,000 00	20,000 00
Middleborough, Mass. (Fire Dis- trict), 4s,	54,500	56,680 00	54,500 00
	\$878,500	\$944,218 75	\$878,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, . .	\$10,000	\$17,500 00	\$10,000 00
100	Merchants Nat'l Bank, Boston, . .	10,000	17,500 00	10,000 00
40	Nat'l Shawmut Bank, Boston, . .	4,000	8,000 00	4,000 00
20	State National Bank, Boston, . .	2,000	2,220 00	2,000 00
12	Tremont Nat'l Bank, Boston, . .	600	120 00	600 00
15	Winthrop Nat'l Bank, Boston, . .	1,500	2,400 00	1,500 00

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Franklin Nat'l Bank, Franklin,	\$10,000	\$11,700 00	\$10,000 00
100	Citizens N'l B'k, New Bedford,	—	300 00	—
325	First Nat'l Bank, New Bedford,	32,500	40,625 00	32,500 00
523	Merchants National Bank, New Bedford,	52,300	101,985 00	52,300 00
300	National Bank of Commerce, New Bedford,	—	600 00	—
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		\$132,900	\$224,950 00	\$132,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$89,000	\$91,670 00	\$89,000 00
Boston & Maine R.R. 4s,	50,000	57,000 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,125 00	25,000 00
Chic., Burlington & Quincy R.R. 7s,	59,000	62,245 00	59,000 00
Eastern R.R. 6s,	52,500	58,537 50	52,500 00
Fitchburg R.R. 4s,	50,000	51,250 00	50,000 00
Illinois Central R.R. 3½s,	50,000	50,500 00	50,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,875 00	25,000 00
Michigan Central R.R. 7s,	11,000	11,137 50	11,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,250 00	25,000 00
Old Colony R.R. 4s,	100,000	111,000 00	100,000 00
	\$586,500	\$625,590 00	\$586,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$319,366 09	2 per cent.	\$45,000 00	3½ per cent.	\$738,620 00	4½ per cent.
9,743 52	2½ “	200,000 00	3¾ “	195,625 00	4¾ “
70,000 00	3 “	25,000 00	3¾ 10 “	672,525 00	5 “
263,000 00	3½ “	921,000 00	4 “	4,360 00	5½ “
20,000 00	3¼ “	50,000 00	4½ “	1,209,396 51	5½ “
55,000 00	3¾ 10 “	694,300 00	4½ “	191,974 88	6 “
25,000 00	3% “	4,000 00	4¾ “		

New Bedford Five Cents Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$92,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	93,400 00
Net income received from same during year ending Oct. 31, 1901, . . .	980 71
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	157,974 59
Assessed value of the same,	128,300 00
Net income received from same during year ending Oct. 31, 1901, . . .	3,399 79
Number of loans which are of an amount not exceeding \$3,000 each, 877	
Aggregate amount of the same,	1,104,937 76
Total number of loans upon real estate,	1,047
Amount of investments from which no income is received,	3,760 55
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	331,814 80
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$135,063 52 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 119,902 40 }	254,965 92
Number of accounts opened during the year ending Oct. 31, 1901, . . .	3,005
Number of accounts closed during the year ending Oct. 31, 1901, . . .	2,344
Total number of open accounts Oct. 31, 1901,	24,174
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	18,354 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,261,789 25
Number of same,	25,156
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,366,071 27
Number of same,	16,157
Date of examination by commissioner: November 6 and 7.	

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 128.

WILLIAM W. CRAPO, *President.*

CHARLES H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM W. CRAPO,

ANDREW G. PEIRCE,

GIDEON ALLEN, Jr.,

FREDERICK GRINNELL,

THOMAS B. TRIPP,

OLIVER PRESCOTT, Jr.,

CLARENCE A. COOK.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,084,200 00	Deposits, . . .	\$14,300,590 89
Loan on public funds, . . .	4,000 00	Guaranty fund, . . .	715,000 00
Bank stock, as per schedule, .	889,110 00	Profit and loss ac-	
Loans on bank stock, . . .	127,100 00	count, . . .	72,749 99
Railroad bonds, as per schedule, .	1,454,000 00		
Loan on railroad stock, . . .	60,000 00		
Real estate (for banking pur-			
poses),	170,000 00		
Other real estate,	17,723 95		
Loans on real estate,	3,198,582 17		
Loans on personal security, . .	4,899,700 00		
Loans to counties, cities or towns			
(notes),	577,700 00		
Deposits in banks on interest, .	554,683 01		
Expense account,	1,061 09		
Cash on hand,	50,480 66		
	\$15,088,340 88		\$15,088,340 88

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$179,140 71
National Shawmut Bank, Boston,	246,933 91
First National Bank, New Bedford,	29,580 16
Mechanics National Bank, New Bedford,	29,781 81
Merchants National Bank, New Bedford,	29,316 28
Pyncheon National Bank, Springfield,	39,930 14

New Bedford Institution for Savings — Continued.

Loan on Public Funds :—

\$4,000 United States 4s, \$4,000 00

Loans on Bank Stock, amount on each :—

10 shares Mechanics National Bank, New Bedford,	}	\$2,000 00
16 shares National Hide and Leather Bank, Boston,		
5 shares Mechanics National Bank, New Bedford,		500 00
5 shares Mechanics National Bank, New Bedford,		500 00
9 shares First National Bank, New Bedford,		800 00
134 shares Traders National Bank, Lowell,		13,400 00
1,000 shares Merchants National Bank, Lowell,		100,000 00
25 shares Falmouth National Bank, Falmouth,		2,000 00
8 shares Plymouth National Bank, Plymouth,		400 00
75 shares Third National Bank, Springfield,		7,500 00

Loan on Railroad Stock :—

518 shares Boston & Maine R.R., \$60,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$107,700	\$148,350 00	\$107,700 00
District of Columbia 6s,	20,000	20,400 00	20,000 00
Massachusetts 3s,	400,000	400,000 00	400,000 00
Massachusetts 3½s,	215,000	232,200 00	215,000 00
New York 3s,	100,000	100,000 00	100,000 00
Vermont 3½s,	50,000	50,000 00	50,000 00
City of Bay City, Mich., 4s,	42,500	42,700 00	42,500 00
of Boston, Mass., 5s,	453,000	474,545 00	453,000 00
of Boston, Mass., 6s,	1,000	1,035 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,065 00	1,000 00
of Canton, Ohio, 3½s,	11,000	11,220 00	11,000 00
of Chelsea, Mass., 4s,	50,000	53,250 00	50,000 00
of Cleveland, Ohio, 4½s,	100,000	100,250 00	100,000 00*
of Danbury, Conn., 4s,	50,000	54,500 00	50,000 00
of Dayton, Ohio, 5s,	96,000	99,360 00	96,000 00
of Detroit, Mich., 4s,	300,000	334,500 00	300,000 00
of Grand Rapids, Mich., 4s,	100,000	101,500 00	100,000 00
of Grand Rapids, Mich., 5s,	130,000	141,050 00	130,000 00
of Lynn, Mass., 4s,	143,000	148,005 00	143,000 00
of Middletown, Conn., 6s,	7,000	7,000 00	7,000 00
of Milwaukee, Wis., 5s,	72,000	79,290 00	72,000 00
of New Bedford, Mass., 4s,	50,000	53,625 00	50,000 00
of New Bedford, Mass., 5s,	10,000	10,225 00	10,000 00
of New Bedford, Mass., 6s,	100,000	113,500 00	100,000 00
of Peoria, Ill., 4½s,	50,000	53,500 00	50,000 00*
of Providence, R. I., 4s,	50,000	56,750 00	50,000 00
of Providence, R. I., 5s,	61,000	65,575 00	61,000 00

* Legal investments when made.

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Salem, Mass., 4s,	\$78,000	\$80,340 00	\$78,000 00
of Springfield, Ohio, 4½s,	60,000	66,825 00	60,000 00
of Waltham, Mass., 4s,	25,000	26,750 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	54,000 00	50,000 00*
Town of Attleborough, Mass., 7s,	34,000	37,060 00	34,000 00
of Fairhaven, Mass., 4s,	67,000	70,685 00	67,000 00
	\$3,084,200	\$3,289,055 00	\$3,084,200 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	\$36,000	\$38,520 00	\$36,000 00
90	Eliot National Bank, Boston,	9,000	13,500 00	9,000 00
230	First National Bank, Boston,	23,000	40,250 00	23,000 00
230	Merchants Nat'l Bk, Boston,	23,000	40,250 00	23,000 00
100	Monument N'l B'k, Boston,	10,000	19,000 00	10,000 00
460	N'l B'k of Commerce, Boston,	46,000	57,960 00	46,000 00
200	N'l B'k of the Commonwealth, Boston,	20,000	39,200 00	20,000 00
200	N'l B'k of Redemption, Boston,	20,000	25,000 00	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	73,990 00	49,000 00
30	National City Bank, Boston,	—	150 00	—
20	Nat'l Exchange Bank, Boston,	2,000	2,800 00	2,000 00
133	N'l Hide & Leather B'k, Boston,	13,300	16,492 00	13,300 00
612	Nat'l Shawmut Bank, Boston,	61,200	122,400 00	91,800 00
130	National Union Bank, Boston,	13,000	19,630 00	13,000 00
40	New England N'l B'k, Boston,	4,000	5,760 00	4,000 00
530	Second National Bank, Boston,	53,000	95,400 00	53,000 00
140	Shawmut Nat'l Bank, Boston,	—	140 00	—
140	Shoe & Leather N'l B'k, Boston,	14,000	21,000 00	14,000 00
90	State National Bank, Boston,	9,000	9,990 00	9,000 00
175	Tremont Nat'l Bank, Boston,	8,750	1,750 00	1,750 00
130	Washington N'l Bank, Boston,	13,000	14,430 00	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,880 00	1,800 00
200	First National Bank, Chelsea,	20,000	20,000 00	20,000 00
22	National Bank of Fairhaven, Fairhaven,	1,760	1,540 00	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	21,000 00	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	30,500 00	25,000 00
45	Railroad Nat'l Bank, Lowell,	4,500	5,625 00	4,500 00
1356	First N'l Bank, New Bedford,	135,600	169,500 00	135,600 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1000	Mechanics National Bank, New Bedford,	\$100,000	\$140,000 00	\$100,000 00
1096	Merchants Nat'l Bank, New Bedford,	109,600	213,720 00	109,600 00
1366	National Bank of Commerce, New Bedford,	15,709	2,732 00	-
200	Third Nat'l Bank, Springfield,	20,000	44,000 00	20,000 00
		\$881,219	\$1,309,109 00	\$889,110 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$25,000	\$27,375 00	\$25,000 00
Albany & Susquehanna R.R. 7s,	39,000	44,265 00	39,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,495 00	13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,250 00	20,000 00
Boston & Maine R.R. 4s,	200,000	229,000 00	200,000 00
Burlington & Missouri River R.R. 6s,	46,000	55,660 00	46,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	102,000 00	100,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	109,500 00	100,000 00
Chic., Burlington & Quincy R.R. 5s,	9,000	10,080 00	9,000 00
Chic., Burlington & Quincy R.R. 7s,	25,000	26,250 00	25,000 00
Concord & Montreal R.R. 4s,	30,000	32,887 50	30,000 00
Connecticut River R.R. 3½s,	100,000	102,750 00	100,000 00
Eastern R.R. 6s,	50,000	55,500 00	50,000 00
Erie & Pittsburgh R.R. 3½s,	50,000	52,000 00	50,000 00
Illinois Central R.R. 3½s,	100,000	100,500 00	100,000 00
Illinois Central R.R. 5s,	97,000	98,455 00	97,000 00
Michigan Central R.R. 5s,	100,000	100,500 00	100,000 00
Michigan Central R.R. 7s,	100,000	101,500 00	100,000 00
New York Central & Hudson River R.R. 7s,	50,000	51,625 00	50,000 00
Old Colony R.R. 4s,	200,000	222,750 00	200,000 00
	\$1,454,000	\$1,557,342 50	\$1,454,000 00

New Bedford Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$514,752 87	2 per cent.	\$730,000 00	3½ per cent.	\$20,000 00	4¾ per cent.
100,000 00	3 “	827,000 00	3¾ “	647,929 00	5 “
150,000 00	3½ “	3,172,700 00	4 “	612,848 17	5½ “
60,000 00	3¾ “	1,003,000 00	4½ “	1,400 00	5¾ “
115,000 00	3¾ “	1,359,800 00	4½ “	107,335 14	6 “

Amount invested in real estate for banking purposes,	\$170,000 00
Estimated value of the same,	170,000 00
Assessed value of the same,	140,937 80
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	17,723 95
Assessed value of the same,	22,394 00
Net income received from same during year ending Oct. 31, 1901, . . .	245 39
Number of loans which are of an amount not exceeding \$3,000 each, 485	
Aggregate amount of the same,	646,603 34
Total number of loans upon real estate,	567
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	625,993 95
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$271,782 59 } during the year ending Oct. 31, 1901, . { 2 per cent., 274,899 30 }	546,681 89
Number of accounts opened during the year ending Oct. 31, 1901, . . .	3,101
Number of accounts closed during the year ending Oct. 31, 1901, . . .	2,333
Total number of open accounts Oct. 31, 1901,	25,901
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	25,957 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,903,825 20
Number of same,	19,050
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	2,108,435 25
Number of same,	19,668
Date of examination by commissioners: November 7 and 8.	

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 49.

MOSES H. FOWLER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES H. FOWLER,

WILLIAM F. HOUSTON,

NATHANIEL DOLE,

W. R. JOHNSON.

Open for business every business day, 8.30 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$420,600 00	Deposits,	\$1,738,401 31
Bank stock, as per schedule, .	82,206 00	Guaranty fund, . .	85,000 00
Loans on bank stock,	33,000 00	Interest account, . .	71,414 24
Railroad bonds, as per schedule,	258,675 00	Profit and loss account,	2,000 00
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure, . .	19,100 00		
Loans on real estate,	649,420 00		
Loans on personal security, . .	300,850 00		
Loans to counties, cities or towns (notes),	49,935 00		
Deposits in banks, on interest, .	50,992 08		
Expense account,	235 25		
Cash on hand,	1,802 22		
	\$1,896,815 55		\$1,896,815 55

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$1,188 93
First National Bank, Newburyport,	39,803 15
Merchants National Bank, Newburyport,	10,000 00

Loans on Bank Stock, amount on each :—

20 shares Commercial National Bank, Boston,	\$2,000 00
200 shares Broadway National Bank, Boston,	20,000 00
50 shares Essex National Bank, Haverhill,	3,500 00
100 shares Malden Trust Company, Malden,	7,500 00

Newburyport Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . .	\$10,000	\$11,100 00	\$10,000 00
City of Boston, Mass., 3½s, . . .	20,000	20,850 00	20,000 00
of Brockton, Mass., 4s, . . .	4,000	4,275 00	4,000 00
of Chicago, Ill., 4s, . . .	25,000	27,500 00	25,000 00
of Chicopee, Mass., 4s, . . .	6,000	6,164 00	6,000 00
of Cleveland, Ohio, 4s, . . .	3,000	3,015 00	3,000 00*
of Danbury, Conn., 4s, . . .	14,000	15,470 00	14,000 00
of Dubuque, Iowa, 4s, . . .	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4s, . . .	2,000	2,040 00	2,000 00
of Grand Rapids, Mich., 4½s, . .	15,000	16,725 00	15,000 00
of Haverhill, Mass., 4s, . . .	17,000	18,955 00	17,000 00
of Holyoke, Mass., 4s, . . .	2,000	2,030 00	2,000 00
of Kansas City, Mo., 4½s, . . .	20,000	22,600 00	20,000 00
of Lynn, Mass., 3½s, . . .	5,000	5,025 00	5,000 00
of Lynn, Mass., 4s, . . .	18,000	18,360 00	18,000 00
of Marlborough, Mass., 4s, . . .	15,000	16,725 00	15,000 00
of Medford, Mass., 4s, . . .	2,000	2,045 00	2,000 00
of Melrose, Mass., 4s, . . .	22,000	23,265 00	22,000 00
of Meriden, Conn., 4s, . . .	15,000	15,612 00	15,000 00
of Nashua, N. H., 4s, . . .	10,000	10,725 00	10,000 00
of New Britain, Conn., 4s, . . .	10,000	11,250 00	10,000 00
of Newburyport, Mass., 3½s, . .	15,000	15,900 00	15,000 00
of Newton, Mass., 4s, . . .	1,000	1,060 00	1,000 00
of Saginaw, Mich., 4s, . . .	10,000	10,775 00	10,000 00
of Somerville, Mass., 4s, . . .	14,000	14,700 00	14,000 00
of St Joseph, Mo., 3½s, . . .	10,000	10,375 00	10,000 00
of Taunton, Mass., 4s, . . .	14,000	14,785 00	14,000 00
of Waltham, Mass., 4s, . . .	25,000	26,875 00	25,000 00
of Woonsocket, R. I., 4s, . . .	5,000	5,250 00	5,000 00*
Town of Arlington, Mass., 4s, . .	12,600	12,982 00	12,600 00
of Cranston, R. I., 4s, . . .	15,000	16,800 00	15,000 00
of Hatfield, Mass., 4s, . . .	4,000	4,560 00	4,000 00
of Holbrook, Mass., 4s, . . .	2,000	2,130 00	2,000 00
of Hull, Mass., 4s, . . .	2,000	2,085 00	2,000 00
of Hyde Park, Mass., 4s, . . .	1,000	1,000 00	1,000 00
of North Andover, Mass., 4s, . .	24,000	26,880 00	24,000 00
of Watertown, Mass., 4s, . . .	9,000	9,292 00	9,000 00
of Westfield, Mass., 4s, . . .	2,000	2,095 00	2,000 00
of West Springfield, Mass., 4s, . .	10,000	11,475 00	10,000 00
	\$420,600	\$453,550 00	\$420,600 00

* Legal investments when made.

Newburyport Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,220 00	\$1,000 00
60	Atlas National Bank, Boston, .	6,000	6,420 00	6,000 00
22	Blackstone Nat'l Bank, Boston, .	506	110 00	506 00
8	Boylston Nat'l Bank, Boston, .	800	840 00	800 00
42	Continental N'l Bank, Boston, .	-	210 00	-
33	Eliot National Bank, Boston, .	3,300	4,950 00	3,300 00
18	N'l B'k of Commerce, Boston, .	1,800	2,268 00	1,800 00
100	N'l B'k of the Commonwealth, Boston, .	10,000	19,600 00	10,000 00
23	N'l B'k of the Republic, Boston, .	2,300	3,473 00	2,300 00
80	National City Bank, Boston, .	-	400 00	-
5	Nat'l Exchange Bank, Boston, .	500	700 00	500 00
16	N'l Hide & Leather B'k, Boston, .	1,600	1,984 00	1,600 00
204	Nat'l Shawmut Bank, Boston, .	20,400	40,800 00	20,400 00
24	National Union Bank, Boston, .	2,400	3,624 00	2,400 00
37	National Webster B'k, Boston, .	3,700	3,848 00	3,700 00
10	New England N'l B'k, Boston, .	1,000	1,440 00	1,000 00
10	Shawmut Nat'l Bank, Boston, .	-	10 00	-
70	Shoe & Leather N'l B'k, Boston, .	7,000	10,500 00	7,000 00
8	Suffolk National Bank, Boston, .	800	920 00	800 00
78	Third Nat'l Bank, Boston, .	7,800	8,268 00	7,800 00
25	Tremont Nat'l Bank, Boston, .	1,250	250 00	1,250 00
56	First N'l Bank, Newburyport, .	5,600	7,000 00	5,600 00
50	Mechanicks Nat'l Bank, New- buryport, .	-	250 00	-
89	Ocean N'l Bank, Newburyport, .	4,450	4,539 00	4,450 00
		\$82,206	\$123,624 00	\$82,206 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$31,200 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,000 00
Boston & Maine R.R. 4½s, . . .	35,000	44,100 00	35,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s, . . .	25,000	27,250 00	25,000 00
Fitchburg R.R. 4s, . . .	15,000	16,650 00	15,000 00
Illinois Central R.R. 3s, . . .	35,000	31,500 00	31,675 00
Maine Central R.R. 4s, . . .	15,000	15,750 00	15,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	10,000	10,500 00	10,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 4s,	\$10,000	\$11,600 00	\$10,000 00
Old Colony R.R. 4s,	15,000	16,650 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,300 00	10,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	12,000	13,620 00	12,000 00
	\$262,000	\$285,120 00	\$258,675 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,188 33	2½ per cent.	\$148,500 00	4 per cent.	\$3,500 00	5½ per cent.
39,803 15	3¾ " "	20,000 00	4½ " "	26,300 00	5½ " "
35,000 00	3¾ " "	65,000 00	4½ " "	65,250 00	6 " "
33,735 00	3½ " "	111,700 00	4½ " "	725 00	7 " "
10,000 00	3½ " "	523,495 00	5 " "		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1901,	1,118 85
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	19,100 00
Assessed value of the same,	23,125 00
Net income received from same during year ending Oct. 31, 1901,	24 64
Number of loans which are of an amount not exceeding \$3,000 each,	303
Aggregate amount of the same,	349,720 00
Total number of loans upon real estate,	352
Amount of investments from which no income is received,	21,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	77,935 95
Times for the dividends fixed by the by-laws: last Monday in April and October; payable first Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$30,973 24 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 31,863 16 }	62,836 40
Number of accounts opened during the year ending Oct. 31, 1901,	436
Number of accounts closed during the year ending Oct. 31, 1901,	254
Total number of open accounts Oct. 31, 1901,	4,098

Newburyport Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$4,090 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	238,040 31
Number of same,	2,428
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	190,068 85
Number of same,	2,109
Date of examination by commissioner: February 21.	

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

CHARLES T. PULSIFER, *President.*

ADOLPHUS J. BLANCHARD, *Treasurer.*

CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES T. PULSIFER,

FRANCIS MURDOCK,

SAMUEL M. JACKSON.

Open for business every business day except Saturdays, , 9 A.M. to 3 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$119,000 00	Deposits,	\$4,672,271 99
Bank stock, as per schedule, .	18,574 50	Guaranty fund, .	123,000 00
Loans on bank stock,	8,050 00	Interest account, .	47,659 37
Railroad bonds, as per schedule,	523,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	150,000 00	count,	46,988 36
Real estate (for banking pur-			
poses),	50,000 00		
Real estate by foreclosure, . .	78,600 00		
Loans on real estate,	2,592,181 11		
Loans on personal security, . .	1,229,200 25		
Deposits in banks, on interest, .	111,454 45		
Suspense account,	1,096 02		
Income and expenses of real			
estate by foreclosure,	1,508 35		
Taxes paid,	102 28		
Cash on hand,	7,152 76		
	\$4,889,919 72		\$4,889,919 72

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$58,401 00
Newton National Bank, Newton,	53,053 45

Loans on Bank Stock, amount on each : —

10 shares Merchants National Bank, Boston,	\$1,000 00
16 shares Merchants National Bank, Boston,	1,600 00
5 shares Mechanics National Bank, Boston,	450 00
61 shares First National Bank, West Newton,	5,000 00

Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$1,000	\$1,087 50	\$1,000 00
of Bristol, R. I., 3½s, . . .	10,000	10,550 00	10,000 00
of Cleveland, Ohio, 4s, . . .	3,000	3,015 00	3,000 00*
of Newton, Mass., 4s, . . .	5,000	5,600 00	5,000 00
of Newton, Mass., 5s, . . .	50,000	53,500 00	50,000 00
of Pittsfield, Mass., 4s, . . .	10,000	10,825 00	10,000 00
of St. Joseph, Mo., 6s, . . .	20,000	20,600 00	20,000 00
of Worcester, Mass., 5s, . . .	5,000	5,262 50	5,000 00
Town of Needham, Mass., 4s, . .	15,000	15,862 50	15,000 00
	\$119,000	\$126,302 50	\$119,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Commercial N'l Bank, Boston,	\$2,500	\$3,325 00	\$2,500 00
116	Lincoln Nat'l Bank, Boston, .	1,160	348 00	1,160 00
60	National Bank of the Common- wealth, Boston, . . .	6,000	11,760 00	6,000 00
6	State National Bank, Boston, .	600	666 00	600 00
10	First Nat'l Bank, Cambridge, .	1,000	1,620 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	3,125 00	2,500 00
25	Natick Nat'l Bank, Natick, .	2,500	3,000 00	2,500 00
24	Newton Nat'l Bank, Newton, .	2,400	2,136 00	2,314 50
		\$18,660	\$25,980 00	\$18,574 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$50,000	\$55,250 00	\$50,000 00
Boston & Lowell R.R. 4s, . . .	21,000	21,615 00	21,000 00
Boston & Maine R.R. 4½s, . . .	100,000	126,000 00	100,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	102,250 00	100,000 00
Chic., Burlington & Quincy R.R. 4s,	30,000	31,275 00	30,000 00
Concord & Montreal R.R. 4s, . .	20,000	21,800 00	20,000 00
Fitchburg R.R. 4½s,	25,000	27,750 00	25,000 00

Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$25,000	\$27,250 00	\$25,000 00
Illinois Central R.R. 4s,	25,000	28,500 00	25,000 00
Maine Central R.R. 7s,	7,000	9,100 00	7,000 00
New York, New Haven & Hartford R.R. 3½s,	70,000	73,150 00	70,000 00
Old Colony R.R. 4s,	25,000	27,625 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,250 00	25,000 00
	\$523,000	\$584,815 00	\$523,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$150,000	\$174,000 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,053 45	2 per cent.	\$1,116,375 00	4½ per cent.	\$4,200 00	5½ per cent.
58,401 00	2½ “	228,550 00	4¾ “	65,880 00	5½ “
293,000 00	4 “	1,926,476 36	5 “	14,450 00	6 “
180,500 00	4½ “				

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	53,600 00
Net income received from same during year ending Oct. 31, 1901,	781 59
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	78,600 00
Assessed value of the same,	85,305 00
Net income received from same during year ending Oct. 31, 1901,	358 38
Number of loans which are of an amount not exceeding \$3,000 each,	387
Aggregate amount of the same,	659,043 00
Total number of loans upon real estate,	640
Amount of investments from which no income is received,	54,110 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	207,560 90
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on the Tuesday after January 10 and July 10.	

Newton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$81,153 94 }	
during the year ending Oct. 31, 1901, . . . { 2 per cent., 85,628 31 }	\$166,782 25
Number of accounts opened during the year ending Oct. 31, 1901,	1,636
Number of accounts closed during the year ending Oct. 31, 1901,	866
Total number of open accounts Oct. 31, 1901,	12,896
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	13,865 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	939,615 38
Number of same,	11,287
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	677,354 30
Number of same,	9,036
Date of examination by commissioner: March 9.	

NEWTON CENTRE SAVINGS BANK—NEWTON CENTRE.

Incorporated Feb. 25, 1896. Present number of corporators, 28.

SEWARD W. JONES, *President.*

MELLEN BRAY, *Treasurer.*

WILLIAM M. FLANDERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SEWARD W. JONES,

EDWARD B. EATON,

ERASTUS T. COLBURN,

D. H. ANDREWS,

DWIGHT CHESTER.

Open for business every business day except Saturdays, 9 to 11.30 A.M. ; 2 to 3.30 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Loan on public funds, . . .	\$1,835 00	Deposits, . . .	\$404,942 01
Bank stock, as per schedule, .	3,046 00	Guaranty fund, . .	2,472 84
Railroad bonds, as per schedule,	57,990 00	Interest account, .	2,210 89
Real estate by foreclosure, . .	4,400 00	Profit and loss ac-	
Loans on real estate, . . .	241,800 00	count, . . .	3,214 38
Loans on personal security, . .	86,437 00	Rent account, . . .	24 81
Deposit in bank, on interest, .	10,662 24		
Expense account, . . .	162 37		
Furniture and fixtures, . . .	373 19		
Premium account, . . .	6,000 00		
Cash on hand, . . .	159 13		
	\$412,864 93		\$412,864 93

Cash on Deposit in Bank : —

Newton Centre Trust Company, Newton Centre, \$10,662 24

Loan on Public Funds : —

\$3,000 City of Boston, Mass., 4s, \$1,835 00

Newton Centre Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Blackstone N'l Bank, Boston, .	\$276	\$60 00	\$96 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,500 00	950 00
20	Newton Centre Trust Com- pany, Newton Centre, . . .	2,000	2,200 00	2,000 00
		\$3,276	\$3,760 00	\$3,046 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$12,000	\$13,200 00	\$12,000 00
Boston & Maine R.R. 4½s, . . .	1,000	1,260 00	1,000 00
Fitchburg R.R. 4s,	5,000	5,495 00	5,000 00
Housatonic R.R. 4s,	1,000	1,040 00	1,000 00
Illinois Central R.R. 3½s, . . .	6,000	6,060 00	5,990 00
Illinois Central R.R. 4s,	5,000	5,625 00	5,000 00
Mahoning Coal R.R. 5s,	5,000	6,450 00	5,000 00
Maine Central R.R. 4s,	1,000	1,120 00	1,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	9,000	10,580 00	9,000 00
New York & New England R.R. 6s,	5,000	5,362 50	5,000 00
Penobscot Shore Line R.R. 4s, .	3,000	3,225 00	3,000 00
Western Pennsylvania R.R. 4s, .	5,000	5,475 00	5,000 00
	\$58,000	\$64,892 50	\$57,990 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,662 24	2 per cent.	\$228,285 00	5 per cent.	\$41,037 00	6 per cent.
25,400 00	4½ “	35,350 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,400 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	24 81
Number of loans which are of an amount not exceeding \$3,000 each, . .	82
Aggregate amount of the same,	125,522 00
Total number of loans upon real estate,	91
Amount of investments from which no income is received,	96 00

Newton Centre Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$17,759 51
Times for the dividends fixed by the by-laws: January 15 and July 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,015 69 } during the year ending Oct. 31, 1901, . . { 2 per cent., 6,695 78 }	12,711 47
Number of accounts opened during the year ending Oct. 31, 1901,	425
Number of accounts closed during the year ending Oct. 31, 1901,	147
Total number of open accounts Oct. 31, 1901,	1,578
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	450 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	164,816 47
Number of same,	2,439
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	96,777 80
Number of same,	1,233
Date of examination by commissioner: November 18.	

NONOTUCK SAVINGS BANK — NORTHAMPTON.

Incorporated Feb. 9, 1899. Present number of corporators, 54.

GEORGE L. LOOMIS, *President.*

JOHN PRINCE, *Treasurer.*

ISAAC BRIDGMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN PRINCE,

R. L. WILLISTON,

O. W. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$51,497 00	Deposits, . . .	\$570,553 34
Loans on bank stock, . . .	900 00	Guaranty fund, . .	1,950 00
Railroad bonds, as per schedule, .	9,575 00	Interest account, . .	3,410 03
Real estate by foreclosure, . .	1,940 00	Profit and loss account, . . .	689 61
Loans on real estate, . . .	384,154 09		
Loans on personal security, . .	86,245 00		
Loans to counties, cities or towns (notes),	1,200 00		
Loans on depositors' books, . .	250 00		
Deposits in banks, on interest, .	37,683 19		
Expense account,	713 49		
Furniture and fixtures,	465 95		
Premium account,	1,508 49		
Cash on hand,	470 77		
	<u>\$576,602 98</u>		<u>\$576,602 98</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Northampton,	\$14,136 63
Hampshire County National Bank, Northampton,	5,461 36
Springfield National Bank, Springfield,	3,085 20
Hampden Trust Company, Springfield,	15,000 00

Loans on Bank Stock, amount on each:—

3 shares First National Bank, Northampton,	\$300 00
10 shares Hampshire County National Bank, Northampton,	600 00

Nonotuck Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,750 00	\$2,050 00
5	Miller's River N'l B'k, Athol, .	500	825 00	875 00
20	Conway Nat'l Bank, Conway, .	2,000	2,000 00	1,800 00
33	First Nat'l Bank, Northampton,	3,300	4,125 00	4,162 50
50	Chapin N'l Bank, Springfield,	5,000	5,750 00	6,750 00
50	Chicopee N'l B'k, Springfield,	5,000	7,500 00	7,750 00
37	City Nat'l Bank, Springfield, .	3,700	5,254 00	5,365 00
6	First National B'k, Springfield,	600	630 00	672 00
50	Second N'l B'k, Springfield, .	5,000	6,500 00	6,597 50
23	Third Nat'l Bank, Springfield,	2,300	5,060 00	5,175 00
7	Hampden N'l Bank, Westfield,	700	1,085 00	1,050 00
50	First Nat'l Bank, Worcester, .	5,000	9,500 00	9,250 00
		\$34,100	\$49,979 00	\$51,497 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Erie & Pittsburgh R.R. 3½s, . . .	\$5,000	\$5,206 25	\$5,000 00
Illinois Central R.R. 3s, . . .	5,000	4,525 00	4,575 00
	\$10,000	\$9,731 25	\$9,575 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,683 19	3 per cent.	\$15,000 00	4½ per cent.	\$9,000 00	5½ per cent.
15,000 00	4 “	438,149 09	5 “	10,600 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$1,940 00
 Assessed value of the same, 1,150 00
 Number of loans which are of an amount not exceeding \$3,000 each, 212
 Aggregate amount of the same, 267,360 70
 Total number of loans upon real estate, 201
 Amount of investments from which no income is received, 1,940 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 20,007 23
 Times for the dividends fixed by the by-laws: first Wednesday in June
 and December; payable on same days.

Nonotuck Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent.,	\$7,194 34 }	\$16,204 73
during the year ending Oct. 31, 1901, . . . { 2 per cent.,	9,010 39 }	
Number of accounts opened during the year ending Oct. 31, 1901,	. 521	
Number of accounts closed during the year ending Oct. 31, 1901,	. 155	
Total number of open accounts Oct. 31, 1901,	. 1,623	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	. . . . .	1,486 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	. . . . .	238,679 08
Number of same,	. . . . . 2,023	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	87,084 94
Number of same, 858	
Date of examination by commissioner: June 20.		

156
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NORTH ADAMS SAVINGS BANK — NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 33.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

GEORGE L. RICE,

C. E. WINCHELL,

F. A. WILCOXSON.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$95,800 00	Deposits,	\$3,585,488 24
Bank stock, as per schedule, .	94,500 00	Guaranty fund, . .	167,000 00
Loans on bank stock,	4,750 00	Undivided earnings, .	32,898 42
Railroad bonds, as per schedule, .	20,000 00	Tax account,	3,500 00
Loan on railroad stock,	1,200 00	Due on mortgage loans,	11,952 82
Real estate (for banking purposes),	29,060 57		
Real estate by foreclosure, . . .	4,000 00		
Loans on real estate,	1,987,480 99		
Loans on personal security, . . .	1,254,976 22		
Loans to counties, cities or towns (notes),	115,100 00		
Loans on depositors' books, . . .	3,456 19		
Deposits in banks, on interest, . .	30,518 70		
Deposits in banks, not on interest, .	111,579 34		
Expense account,	1,186 56		
Interest account,	40,668 28		
Cash on hand,	6,562 63		
	<u>\$3,800,839 48</u>		<u>\$3,800,839 48</u>

Cash on Deposit in Banks, amount in each: —

New England National Bank, Boston,	\$20,518 70
Adams National Bank, North Adams,	99,966 66
Berkshire National Bank, North Adams,	21,612 68

North Adams Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

3 shares Pittsfield National Bank, Pittsfield,	\$250 00
25 shares Adams National Bank, North Adams,	2,300 00
25 shares Adams National Bank, North Adams,	900 00
25 shares Adams National Bank, North Adams,	800 00
12 shares Adams National Bank, North Adams,	500 00

Loan on Railroad Stock:—

16 shares Fitchburg R.R.,	\$1,200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$20,000	\$20,492 00	\$20,000 00
of Fall River, Mass., 6s,	10,000	11,102 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,691 00	10,000 00
of Portland, Me., 6s,	5,000	5,762 00	5,000 00
of Woonsocket, R. I., 4s,	30,000	31,349 00	30,000 00*
Town of Plymouth, Mass., 4s,	20,800	21,833 00	20,800 00
	\$95,800	\$101,229 00	\$95,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Lee National Bank, Lee,	\$700	\$1,155 00	\$700 00
418	Adams N'l B'k, North Adams,	41,800	48,070 00	41,800 00
490	Berkshire N'l B'k, No. Adams,	49,000	52,430 00	49,000 00
30	Pittsfield Nat'l B'k, Pittsfield,	3,000	4,590 00	3,000 00
		\$94,500	\$106,245 00	\$94,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$20,579 00	\$20,000 00

North Adams Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,518 70	2 per cent.	\$278,300 00	4 per cent.	\$35,000 00	4½ per cent.
70,000 00	3 “	252,000 00	4½ “	2,470,803 40	5 “
20,000 00	3½ “	200,000 00	4½ “	40,860 00	6 “

Amount invested in real estate for banking purposes,	\$29,060 57
Estimated value of the same,	65,000 00
Assessed value of the same,	53,000 00
Net income received from same during year ending Oct. 31, 1901,	217 02
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,000 00
Assessed value of the same,	2,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 652	
Aggregate amount of the same,	681,802 79
Total number of loans upon real estate,	654
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	170,011 13
Times for the dividends fixed by the by-laws: Tuesday next preceding first day of April and October; payable April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$63,685 95 } during the year ending Oct. 31, 1901, { 2 per cent., 67,381 24 }	131,067 19
Number of accounts opened during the year ending Oct. 31, 1901, 1,716	
Number of accounts closed during the year ending Oct. 31, 1901, 1,278	
Total number of open accounts Oct. 31, 1901,	8,316
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	12,524 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	782,909 00
Number of same,	9,798
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	577,999 67
Number of same,	7,106
Date of examination by commissioner: April 26.	

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTH-AMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

OLIVER WALKER, *President.*

SAMUEL D. DRURY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. D. DRURY,

OSCAR EDWARDS,

FRANK E. CLARK,

ARTHUR WATSON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M. ; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$772,000 00	Deposits,	\$3,893,747 93
Bank stock, as per schedule, .	31,700 00	Guaranty fund, .	200,000 00
Loans on bank stock, . . .	5,485 00	Interest account, .	11,225 49
Railroad bonds, as per schedule, .	815,000 00	Profit and loss account,	3,805 60
Boston Terminal Co. bonds, .	275,000 00		
Real estate (for banking purposes),	27,000 00		
Real estate by foreclosure, .	1,705 00		
Loans on real estate,	1,317,385 04		
Loans on personal security, .	717,106 63		
Loans to counties, cities or towns (notes),	20,500 00		
Loans on depositors' books, .	650 00		
Deposits in banks, on interest, .	94,041 24		
Expense account,	1,085 51		
Premium account,	15,000 00		
Cash on hand,	15,120 60		
	\$4,108,779 02		\$4,108,779 02

Cash on Deposit in Banks, amount in each :—

Second National Bank, Boston,	\$5,008 10
First National Bank, Northampton,	28,156 12
Northampton National Bank, Northampton,	60,877 02

Northampton Institution for Savings — Continued.

Loans on Bank Stock, amount on each:—

1 share First National Bank, Adams,	\$100 00
10 shares Home National Bank, Brockton,	500 00
7 shares First National Bank, Easthampton,	560 00
2 shares First National Bank, Easthampton,	100 00
30 shares First National Bank, Northampton,	2,500 00
3 shares First National Bank, Northampton,	300 00
2 shares First National Bank, Northampton,	125 00
5 shares Northampton National Bank, Northampton,	1,300 00
10 shares Ware National Bank, Ware,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$100,000	\$109,625 00	\$100,000 00
City of Boston, Mass., 4s,	200,000	223,625 00	200,000 00
of Cambridge, Mass., 4s,	30,000	32,100 00	30,000 00
of Cleveland, Ohio, 4½s,	28,000	28,070 00	28,000 00*
of Cleveland, Ohio, 5s,	75,000	76,625 00	75,000 00*
of Detroit, Mich., 4s,	50,000	56,500 00	50,000 00
of Detroit, Mich., 7s,	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4½s,	20,000	22,250 00	20,000 00
of Manchester, N. H., 4½s,	25,000	28,125 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	10,560 00	10,000 00
of Northampton, Mass., 3½s,	50,000	51,625 00	50,000 00
of Northampton, Mass., 4s,	50,000	54,375 00	50,000 00
of Providence, R. I., 4s,	50,000	53,500 00	50,000 00
of Scranton, Pa., 4½s,	35,000	35,875 00	35,000 00
of Springfield, Ohio, 5s,	5,000	5,750 00	5,000 00
Town of Meriden, Conn., 4½s,	34,000	36,040 00	34,000 00
	\$772,000	\$835,445 00	\$772,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
31	Banker Hill N'l Bank, Boston,	\$3,100	\$5,890 00	\$3,100 00
105	First National Bank, Boston,	10,500	18,375 00	10,500 00
17	Hancock Nat'l Bank, Boston,	1,700	85 00	—
20	Merchants N'l Bank, Boston,	2,000	3,500 00	2,000 00
7	Monument Nat'l B'k, Boston,	700	1,330 00	700 00
15	N'l B'k of Commerce, Boston,	1,500	1,890 00	1,500 00
10	Nat'l Exchange B'k, Boston,	1,000	1,400 00	1,000 00
50	Second Nat'l Bank, Boston,	5,000	9,000 00	5,000 00
26	Shawmut Nat'l Bank, Boston,	—	26 00	—

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	First N'l B'k, Northampton, .	\$900	\$1,125 00	\$900 00
50	Northampton National Bank, Northampton,	5,000	10,000 00	5,000 00
20	City Nat'l Bank, Worcester, .	2,000	2,500 00	2,000 00
		\$33,400	\$55,121 00	\$31,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$40,000	\$44,800 00	\$40,000 00
Burlington & Missouri River R.R. 6s,	25,000	30,250 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 5s,	55,000	62,700 00	55,000 00
Fitchburg R.R. 4s,	50,000	55,875 00	50,000 00
Fitchburg R.R. 5s,	100,000	109,250 00	100,000 00
Hannibal & St. Joseph R.R. 6s,	40,000	47,700 00	40,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,750 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	50,000	63,000 00	50,000 00
New York & New England R.R. 7s,	25,000	27,625 00	25,000 00
N. Y. & N. E. R.R. (terminal) 4s,	95,000	114,950 00	95,000 00
New York, New Haven & Hartford R.R. 4s,	65,000	75,400 00	65,000 00
Old Colony R.R. 4s,	50,000	56,750 00	50,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	20,000	24,800 00	20,000 00
	\$815,000	\$919,850 00	\$815,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$250,000	\$290,000 00	\$275,000 00

Northampton Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,008 10	2 per cent.	\$206,000 00	4 $\frac{1}{2}$ per cent.	\$64,000 00	4 $\frac{3}{4}$ per cent.
89,033 14	3 “	235,385 00	4 $\frac{5}{8}$ “	1,161,253 88	5 “
274,915 00	4 “	75,000 00	4 $\frac{7}{8}$ “	44,572 79	6 “

Amount invested in real estate for banking purposes,	\$27,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	26,600 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,705 00
Assessed value of the same,	1,250 00
Net income received from same during year ending Oct. 31, 1901, . . .	54 50
Number of loans which are of an amount not exceeding \$3,000 each, 582	
Aggregate amount of the same,	610,706 40
Total number of loans upon real estate,	610
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	177,141 54
Times for the dividends fixed by the by-laws: first Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{2}$ per cent., \$65,248 61 } during the year ending Oct. 31, 1901, . . . { 1 $\frac{3}{4}$ per cent., 65,584 68 }	130,833 29
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,232
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,053
Total number of open accounts Oct. 31, 1901,	9,818
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	8,991 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	553,821 22
Number of same,	8,135
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	638,536 73
Number of same,	8,182
Date of examination by commissioner: June 20.	

NORTH AVENUE SAVINGS BANK — NORTH CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 23.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

(Office vacant) *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL F. WOODBRIDGE,

CHARLES F. STRATTON,

RUSSELL S. EDWARDS,

WARREN L. HOOPER,

WILLIAM F. STARK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$121,950 00	Deposits,	\$1,074,442 72
Bank stock, as per schedule, .	12,949 00	Guaranty fund, .	24,600 00
Loan on bank stock,	200 00	Profit and loss account,	16,991 88
Railroad bonds, as per schedule, .	123,000 00		
Loans on railroad stock,	1,300 00		
Boston Terminal Co. bonds, . .	5,000 00		
Real estate by foreclosure, . .	15,318 46		
Loans on real estate,	588,230 00		
Loans on personal security, . .	135,325 00		
Loans to counties, cities or towns (notes),	49,200 00		
Loans on depositors' books, . .	425 00		
Deposits in banks, on interest, .	60,464 29		
Interest account,	1,279 02		
Cash on hand,	1,393 83		
	<hr/>		<hr/>
	\$1,116,034 60		\$1,116,034 60

Cash on Deposit in Banks, amount in each :—

Faneuil Hall National Bank, Boston,	\$23,485 32
Fourth National Bank, Boston,	20,000 00
National Bank of the Republic, Boston,	16,978 97

Loan on Bank Stock :—

7 shares South Berwick National Bank, South Berwick, Me.,	\$200 00
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Loans on Railroad Stock, amount on each :—

8 shares Boston & Albany R.R.,	\$800 00
6 shares Boston & Maine R.R.,	500 00

North Avenue Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$2,500	\$2,550 00	\$2,500 00
City of Brockton, Mass., 4s, . . .	5,000	5,625 00	5,000 00
of Canton, Ohio, 5s, . . .	1,000	1,005 00	1,000 00
of Dayton, Ohio, 6s, . . .	1,000	1,040 00	1,000 00
of East Saginaw, Mich., 5s, . . .	1,000	1,005 00	1,000 00
of Fall River, Mass., 3½s, . . .	10,000	10,250 00	10,000 00
of Kansas City, Mo., 4½s, . . .	20,000	22,600 00	20,000 00
of Minneapolis, Minn., 4½s, . . .	1,000	1,002 50	1,000 00
of Minneapolis, Minn., 7s, . . .	1,000	1,012 50	1,000 00
of Quincy, Mass., 3½s, . . .	4,850	4,850 00	4,850 00
of Somerville, Mass., 3½s, . . .	10,000	10,175 00	10,000 00
of St. Joseph, Mo., 6s, . . .	15,000	15,600 00	15,000 00
of Wilkes-Barre, Pa., 3½s, . . .	10,000	10,225 00	10,000 00
Town of Lexington, Mass., 4s, . . .	10,000	10,025 00	10,000 00
of Lincoln, Mass., 3½s, . . .	10,000	11,450 00	10,000 00
of Palmer, Mass., 3½s, . . .	9,600	9,864 00	9,600 00
of Watertown, Mass., 4s, . . .	10,000	10,400 00	10,000 00
	\$121,950	\$128,679 00	\$121,950 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone N'l Bank, Boston,	\$299	\$65 00	\$299 00
106	Faneuil Hall N'l B'k, Boston, .	10,600	13,780 00	10,600 00
5	Nat'l Exchange Bank, Boston,	500	700 00	500 00
2	Third National Bank, Boston,	200	212 00	200 00
15	First N'l Bank, Marlborough, .	1,500	1,875 00	1,350 00
		\$13,099	\$16,632 00	\$12,949 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$10,000	\$11,000 00	\$10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	20,000	20,400 00	20,000 00
Chicago & Northwestern R.R. 3½s, .	10,000	10,200 00	10,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,475 00	5,000 00
Erie & Pittsburgh R.R. 3½s, . . .	5,000	5,200 00	5,000 00

North Avenue Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$4,000	\$4,030 00	\$4,000 00
Fitchburg R.R. 5s,	5,000	5,245 00	5,000 00
Illinois Central R.R. 3½s,	15,000	15,150 00	15,000 00
Michigan Central R.R. 5s,	4,000	4,020 00	4,000 00
Michigan Central R.R. 7s,	18,000	18,270 00	18,000 00
New York Central & Hudson River R.R. 7s,	1,000	1,035 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,450 00	10,000 00
Old Colony R.R. 4s,	5,000	5,435 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
	\$123,000	\$128,035 00	\$123,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$5,000	\$5,800 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,464 29	2 per cent.	\$15,000 00	3¾ per cent.	\$481,655 00	5 per cent.
20,000 00	3 “	33,700 00	4 “	9,500 00	5½ “
22,000 00	3½ “	30,000 00	4½ “	63,925 00	5½ “
7,000 00	3¾ “	64,000 00	4½ “	33,400 00	6 “
14,500 00	3½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,318 46
Assessed value of the same,	15,880 00
Net income received from same during year ending Oct. 31, 1901,	401 83
Number of loans which are of an amount not exceeding \$3,000 each, 207	
Aggregate amount of the same,	336,755 00
Total number of loans upon real estate,	225
Amount of investments from which no income is received,	8,392 82

North Avenue Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$48,294 83
Time for the dividends fixed by the by-laws: January 10 and July 10; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$15,462 74 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 16,477 72 }	31,940 46
Number of accounts opened during the year ending Oct. 31, 1901,	791
Number of accounts closed during the year ending Oct. 31, 1901,	364
Total number of open accounts Oct. 31, 1901,	4,214
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,581 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	305,975 48
Number of same,	6,098
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	203,485 31
Number of same,	3,324
Date of examination by commissioner: April 25.	

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 32.

GEORGE R. HAMANT, *President.*

CHARLES E. BATCHELLER, *Treasurer.*

CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE R. HAMANT,

SUMNER HOLMES,

ALBERT H. FOSTER,

ALLEN E. HARWOOD.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M., 2 to 4 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$92,000 00	Deposits,	\$777,058 03
Bank stock, as per schedule, .	1,400 00	Guaranty fund, . .	39,500 00
Loan on bank stock,	600 00	Interest account, .	27,576 08
Railroad bonds, as per schedule, .	184,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	25,000 00	count,	4,232 91
Real estate (for banking pur-			
poses),	8,000 00		
Real estate by foreclosure, . .	32,639 00		
Loans on real estate,	500,465 00		
Loans to counties, cities or towns			
(notes),	2,000 00		
Deposits in banks, on interest, .	852 16		
Expense account,	85 13		
Cash on hand,	1,325 73		
	\$848,367 02		\$848,367 02

Cash on Deposit in Banks, amount in each :—

Third National Bank, Boston,	\$215 06
First National Bank, Worcester,	637 10

Loan on Bank Stock :—

8 shares Ware National Bank, Ware,	\$600 00
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North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$7,000	\$7,770 00	\$7,000 00
City of Boston, Mass., 6s, . .	4,000	4,150 00	4,000 00
of Canton, Ohio, 5s, . . .	10,000	10,950 00	10,000 00
of Cleveland, Ohio, 5s, . .	1,000	1,080 00	1,000 00*
of Dayton, Ohio, 5s, . . .	28,000	31,535 00	28,000 00
of Kansas City, Mo., 4½s, .	10,000	11,300 00	10,000 00
of Malden, Mass., 4s, . . .	12,000	12,375 00	12,000 00
of Providence, R. I., 5s, . .	4,000	4,320 00	4,000 00
of Salem, Mass., 5s, . . .	2,000	2,090 00	2,000 00
of Springfield, Ohio, 5s, . .	10,000	10,310 00	10,000 00
of Stamford, Conn., 4s, . . .	4,000	4,480 00	4,000 00
	\$92,000	\$100,360 00	\$92,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,500 00	\$1,000 00
4	Ware Nat'l Bank, Ware, . . .	400	424 00	400 00
		\$1,400	\$1,924 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$7,000	\$7,525 00	\$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	5,000	5,587 50	5,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,800 00	20,000 00
Boston, Winthrop & Shore R.R. 5s, .	5,000	5,325 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	5,100 00	5,000 00
Concord & Montreal R.R. 4s, . . .	15,000	16,425 00	15,000 00
Eastern R.R. 6s,	27,000	30,037 50	27,000 00
Fitchburg R.R. 5s,	15,000	15,412 50	15,000 00
Illinois Central R.R. 3½s,	20,000	20,200 00	20,000 00
Illinois Central R.R. 4s,	10,000	11,100 00	10,000 00

North Brookfield Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$5,000	\$5,252 50	\$5,000 00
Maine Central R.R. 7s,	15,000	19,575 00	15,000 00
Old Colony R.R. 4s,	5,000	5,553 75	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,200 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,700 00	10,000 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
	\$184,000	\$205,293 75	\$184,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$852 16 2,000 00	2 per cent. 4 “	\$118,200 00 382,265 00	5 per cent. 5½ “	\$600 00	6 per cent.

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	10,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	32,639 00
Assessed value of the same,	36,075 00
Number of loans which are of an amount not exceeding \$3,000 each, 348	
Aggregate amount of the same,	372,315 00
Total number of loans upon real estate, 416	
Amount of investments from which no income is received,	9,757 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	40,479 50
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 3 and July 3.	

North Brookfield Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$15,058 94 }	
during the year ending Oct. 31, 1901, . . . { 2 per cent., 14,998 22 }	\$30,057 16
Number of accounts opened during the year ending Oct. 31, 1901, . . .	227
Number of accounts closed during the year ending Oct. 31, 1901, . . .	197
Total number of open accounts Oct. 31, 1901,	2,650
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,855 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	90,661 04
Number of same,	1,723
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	119,507 90
Number of same,	1,724
Date of examination by commissioner: April 15.	

NORTH EASTON SAVINGS BANK — NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 21.

WILLIAM H. AMES, *President.*

CHESTER R. FIELD, *Treasurer.*

CHESTER R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS LOTHROP,

H. W. FRENCH,

W. K. GOWARD,

WILLIAM H. AMES,

GEORGE W. KENNEDY.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$73,085 48	Deposits,	\$1,253,444 84
Bank stock, as per schedule, .	66,168 26	Guaranty fund, .	60,753 65
Railroad bonds, as per schedule, .	185,331 89	Profit and loss account,	11,873 34
Boston Terminal Co. bonds, .	5,276 88	Premium account, .	666 76
Real estate by foreclosure, .	4,296 09		
Loans on real estate,	488,956 75		
Loans on personal security, .	441,000 00		
Loans to counties, cities or towns (notes),	27,500 00		
Deposit in bank, on interest, .	16,582 83		
Deposit in bank, not on interest, .	13,200 58		
Expense account,	170 77		
Cash on hand,	5,169 06		
	\$1,326,738 59		\$1,326,738 59

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$16,582 83
First National Bank of Easton, North Easton,	13,200 58

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . .	\$6,000	\$6,105 00	\$6,000 00*
of Malden, Mass., 4s, . .	5,550	5,855 25	5,860 48
Town of Marlborough, Mass., 4s, .	1,000	1,077 50	1,000 00
of Montague, Mass., 4s, . .	10,000	10,225 00	10,000 00
of Randolph, Mass., 4s, . .	15,000	15,950 00	15,000 00
Greenfield, Mass. (Fire District), 4s,	5,000	5,000 00	5,000 00
North Easton, Mass. (Village Dis- trict), 4s,	30,000	32,700 00	30,225 00
	\$72,550	\$76,912 75	\$73,085 48

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,050 00	\$3,150 00
25	Atlas National Bank, Boston, .	2,500	2,675 00	2,878 13
16	Colonial Nat'l Bank, Boston, .	1,600	2,400 00	2,400 00
25	Manufacturers N'l B'k, Boston,	—	75 00	—
25	Market Nat'l Bank, Boston, .	1,950	325 00	1,750 00
38	N'l B'k of Redemption, Boston,	3,800	4,750 00	4,789 00
25	National City Bank, Boston, .	—	125 00	—
20	National Eagle Bank, Boston, .	—	60 00	—
33	N'l Hide & Leather B'k, Boston,	3,300	4,092 00	3,607 83
38	National Revere Bank, Boston,	722	114 00	695 00
40	Nat'l Shawmut Bank, Boston, .	4,000	8,000 00	6,000 00
25	New England N'l B'k, Boston,	2,500	3,600 00	3,325 00
50	Shawmut Nat'l Bank, Boston, .	—	50 00	—
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,203 75
25	State Nat'l Bank, Boston, .	2,500	2,775 00	2,693 75
12	Tremont Nat'l Bank, Boston, .	600	120 00	312 50
75	Neponset Nat'l Bank, Canton,	7,500	7,500 00	8,100 00
100	First National Bank of Easton, North Easton,	10,000	12,000 00	10,500 00
66	National City Bank, Lynn, .	6,600	10,230 00	8,282 80
38	Bristol County, National Bank, Taunton,	3,800	4,560 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	875 00	920 50
		\$57,072	\$71,126 00	\$66,168 26

North Easton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,947 50	\$31,000 00
Boston & Maine R.R. 4½s, . . .	10,000	12,600 00	12,736 25
Chic., Burlington & Quincy R.R. 3½s,	35,000	36,171 53	36,314 45
Concord & Montreal R.R. 4s, . . .	20,000	21,900 00	20,029 45
Fitchburg R.R. 4s,	15,000	15,850 00	14,792 22
Fitchburg R.R. 5s,	5,000	5,462 50	5,000 00
Grafton & Upton R.R. 4s,	5,000	4,750 00	5,207 50
Illinois Central R.R. 3½s,	15,000	15,150 00	15,339 80
Illinois Central R.R. 4s,	10,000	11,100 00	11,386 11
New York, New Haven & Hartford R.R. 3½s,	10,000	10,512 78	10,512 78
Old Colony R.R. 4s,	5,000	5,675 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,450 00	5,278 61
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,700 00	11,734 72
	\$177,000	\$189,294 31	\$185,331 89

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,800 00	\$5,276 88

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,582 83	2 per cent.	\$195,200 00	4½ per cent.	\$380,540 00	5 per cent.
27,500 00	3½ “	25,000 00	4½ “	31,853 46	5½ “
25,000 00	4 “	60,000 00	4¾ “	92,363 29	6 “
120,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,296 09
Assessed value of the same,	4,325 00
Number of loans which are of an amount not exceeding \$3,000 each,	223
Aggregate amount of the same,	224,756 75
Total number of loans upon real estate,	268
Amount of investments from which no income is received,	400 00

North Easton Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$57,410 59
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,578 19 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 23,436 44 }	46,014 63
Number of accounts opened during the year ending Oct. 31, 1901, . . .	364
Number of accounts closed during the year ending Oct. 31, 1901, . . .	172
Total number of open accounts Oct. 31, 1901,	2,859
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,138 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	199,193 94
Number of same,	1,880
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	142,209 29
Number of same,	1,382
Date of examination by commissioner: May 9.	

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 25.

CLINTON VILES, *President.*

FRANK E. BUXTON, *Treasurer.*

WILLIAM C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES E. WIGGIN,	WILLIAM G. SHILLABER,
CLINTON VILES,	INCREASE E. NOYES,
L. FOSTER MORSE,	JOSIAH W. HAYDEN,
HENRY B. RICE.	

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, until 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$69,800 00	Deposits, . . .	\$3,485,661 67
Loan on public funds, . . .	500 00	Guaranty fund, . .	97,900 00
Bank stock, as per schedule, .	139,285 25	Interest account, .	26,110 66
Loans on bank stock, . . .	5,600 00	Profit and loss ac-	
Railroad bonds, as per schedule,	332,028 93	count, . . .	25,106 26
Loan on railroad bonds, . . .	300 00		
Loan on railroad stock, . . .	1,200 00		
Boston Terminal Co. bonds, .	219,309 50		
Real estate by foreclosure, .	19,472 27		
Loans on real estate, . . .	2,079,103 33		
Loans on personal security, .	418,800 00		
Loans to counties, cities or towns			
(notes),	154,600 00		
Loans on depositors' books, .	334 73		
Deposits in banks, on interest, .	183,000 00		
Expense account,	3,703 30		
Suspense account,	1,690 29		
Cash on hand,	6,050 99		
	\$3,634,778 59		\$3,634,778 59

Cash on Deposit in Banks, amount in each :—

Metropolitan National Bank, Boston,	\$93,000 00
National Bank of the Republic, Boston,	30,000 00
Shoe and Leather National Bank, Boston,	30,000 00
Puritan Trust Company, Boston,	15,000 00
United States Trust Company, Boston,	15,000 00

North End Savings Bank — Continued.

Loan on Public Funds:—

\$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each:—

40 shares Winnisimmet National Bank, Chelsea, \$2,500 00
 25 shares Third National Bank, Boston, 2,000 00
 19 shares Metropolitan National Bank, Boston, 1,100 00

Loan on Railroad Bonds:—

\$300 New York, New Haven & Hartford R.R. 4s, \$300 00

Loan on Railroad Stock:—

9 shares Boston & Albany R.R., \$1,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 4s,	\$13,500	\$14,107 50	\$13,500 00
of Rockford, Ill., 4½s,	29,900	31,843 50	29,900 00
of Springfield, Mass., 3½s,	16,400	16,471 75	16,400 00
Mansfield, Mass., (Water District) 4s,	10,000	11,050 00	10,000 00
	\$69,800	\$73,472 75	\$69,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston, .	\$5,500	\$5,885 00	\$6,412 25
38	Eliot National Bank, Boston, .	3,800	5,700 00	4,504 37
2	Faneuil Hall Nat'l B'k, Boston,	200	260 00	270 50
20	First National Bank, Boston, .	2,000	3,500 00	3,970 00
31	Freemans Nat'l Bank, Boston,	3,100	3,131 00	3,052 00
25	Merchants N'l Bank, Boston, .	2,500	4,375 00	3,803 25
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,522 50
50	N'l B'k of Commerce, Boston,	5,000	6,300 00	5,911 37
110	National Bank of the Com- monwealth, Boston,	11,000	21,560 00	15,010 00
4	N'l B'k of Redemption, Boston,	400	500 00	501 00
75	National City Bank, Boston, .	—	375 00	634 62
6	N'l Hide & Leather B'k, Boston,	600	744 00	788 17
30	Nat'l Shawmut Bank, Boston, .	3,000	6,000 00	4,500 00
6	National Union Bank, Boston,	600	906 00	847 50
104	Nat'l Webster Bank, Boston, .	10,400	10,816 00	11,006 75

North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	New England N'l B'k, Boston,	\$10,600	\$15,264 00	\$16,571 50
2	Old Boston N'l Bank, Boston, .	200	198 00	243 62
37	Shawmut Nat'l Bank, Boston, .	—	37 00	—
25	Second National Bank, Boston,	2,500	4,500 00	4,005 50
46	Shoe & Leather N'l B'k, Boston,	4,600	6,900 00	5,805 00
25	State National Bank, Boston, .	2,500	2,775 00	2,928 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,380 00	1,424 81
50	Third National Bank, Boston, .	5,000	5,300 00	5,121 99
13	Tremont Nat'l Bank, Boston, .	650	130 00	1,030 13
100	Washington N'l Bank, Boston,	10,000	11,100 00	12,025 00
70	First National Bank, Chelsea, .	7,000	7,000 00	7,767 42
93	Massachusetts Loan & Trust Company, Boston, . . .	9,300	9,765 00	10,628 00
		\$111,650	\$144,401 00	\$139,285 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$12,000	\$13,170 00	\$12,000 00
Erie & Pittsburgh R.R. 3½s, . . .	20,000	20,400 00	20,853 12
Fitchburg R.R. 4s,	95,000	104,931 25	95,000 00
Fitchburg R.R. 5s,	20,000	21,850 00	20,000 00
Illinois Central R.R. 3½s,	25,000	25,250 00	25,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	29,000 00	29,175 00
Michigan Central R.R. 7s,	7,000	7,113 75	7,126 87
New York Central R.R. 7s,	25,000	26,062 50	26,114 22
Penobscot Shore Line R.R. 4s, . .	40,000	43,800 00	40,864 50
Troy & Boston R.R. 7s,	20,000	30,850 00	31,145 22
Upper Coos R.R. 4s,	25,000	27,625 00	24,750 00
	\$314,000	\$350,052 50	\$332,028 93

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$205,000	\$237,800 00	\$219,309 50

North End Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$168,000 00	2½ per cent.	\$25,000 00	3¾ per cent.	\$1,226,984 73	5 per cent.
40,000 00	3 “	10,000 00	3¾ “	70,000 00	5¼ “
10,000 00	3¼ “	401,000 00	4 “	29,050 00	5½ “
42,000 00	3¼ “	45,000 00	4¼ “	78,918 33	6 “
32,600 00	3¾ “	621,685 00	4¼ “	1,200 00	7 “
39,500 00	3½ “	2,500 00	4¾ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$19,472 27
Assessed value of the same,	30,175 00
Number of loans which are of an amount not exceeding \$3,000 each, 261	
Aggregate amount of the same,	427,168 33
Total number of loans upon real estate,	450
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	152,818 08
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$53,342 21 } during the year ending Oct. 31, 1901, . { 1¾ per cent., 55,356 67 }	108,698 88
Number of accounts opened during the year ending Oct. 31, 1901, 1,661	
Number of accounts closed during the year ending Oct. 31, 1901, 1,054	
Total number of open accounts Oct. 31, 1901,	8,550
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	12,228 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,027,049 00
Number of same,	11,673
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	884,175 26
Number of same,	8,885
Date of examination by commissioner: Feb. 11.	

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 23.

BENJAMIN H. HARTWELL, *President.*

SARAH T. TUTEN, *Treasurer.*

WILLIAM U. SHERWIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJAMIN H. HARTWELL, OLIVER K. PIERCE,
EDWIN L. WHITE, PETER TARBELL,
DANIEL W. FLETCHER.

Open for business every business day except Saturdays, 9 to 11 A.M.; 12.30 to 3 P.M.;
Saturdays, 8 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits,	\$868,172 27
Bank stock, as per schedule, .	15,134 08	Guaranty fund, . .	16,200 00
Loans on bank stock,	19,365 00	Interest account, . .	8,138 44
Railroad bonds, as per schedule, .	139,000 00	Undivided earnings, .	18,539 17
Boston Terminal Co. bonds, . .	40,637 50	Rent account, . . .	652 90
Real estate (for banking purposes),	35,000 00	Due on mortgage loan,	5,529 53
Real estate by foreclosure, . . .	3,200 00		
Loans on real estate,	436,452 46		
Loans on personal security, . . .	131,976 52		
Loans to counties, cities or towns (notes),	45,500 00		
Loans on depositors' books, . . .	440 00		
Deposits in banks, on interest, . .	24,000 00		
Deposits in banks, not on interest, .	932 68		
Expense account,	565 07		
Bank liquidation account,	669 44		
Taxes and improvements on real estate,	42 93		
Premium account,	8,500 00		
Tax account,	443 02		
Cash on hand,	373 61		
	<u>\$917,232 31</u>		<u>\$917,232 31</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Ayer, \$15,486 47
National Shawmut Bank, Boston, 9,446 21

North Middlesex Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

18 shares First National Bank, Ayer,	\$1,550 00
171 shares First National Bank, Ayer,	15,000 00
6 shares First National Bank, Ayer,	115 00
14 shares Boylston National Bank, Boston,	2,700 00
12 shares First National Bank, Boston,	
10 shares Wachusett National Bank, Fitchburg,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,530 00	\$5,000 00
City of Marlborough, Mass., 4s,	5,000	5,700 00	5,000 00
Town of Walpole, Mass., 4s,	5,000	5,678 00	5,000 00
	\$15,000	\$16,908 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First National Bank, Ayer,	\$4,000	\$5,200 00	\$4,247 25
6	Blackstone N'l Bank, Boston,	138	30 00	—
5	Commercial N'l Bank, Boston,	500	665 00	970 00
15	Continental N'l Bank, Boston,	—	75 00	—
10	Eliot National Bank, Boston,	1,000	1,500 00	1,355 00
14	N'l Hide & Leather B'k, Boston,	1,400	1,736 00	1,949 33
10	Nat'l Shawmut Bank, Boston,	1,000	2,000 00	1,500 00
5	Peoples Nat'l Bank, Boston,	500	575 00	840 00
10	State National Bank, Boston,	1,000	1,110 00	1,262 50
20	Prescott Nat'l Bank, Lowell,	2,000	2,200 00	3,010 00
		\$11,538	\$15,091 00	\$15,134 08

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,700 00	\$5,000 00
Boston & Maine R.R. 4½s,	15,000	19,050 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,950 00	5,000 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$12,000	\$12,360 00	\$12,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	11,050 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s, . .	8,000	8,960 00	8,000 00
Erie & Pittsburgh R.R. 3½s, . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s,	16,000	17,902 10	16,000 00
Fitchburg R.R. 4½s,	5,000	5,618 75	5,000 00
Fitchburg R.R. 5s,	12,000	12,690 30	12,000 00
Illinois Central R.R. 3½s,	10,000	10,025 00	10,000 00
Illinois Central R.R. 4s,	5,000	5,125 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	10,000	12,750 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,250 00	5,000 00
Old Colony R.R. 4s,	6,000	7,052 50	6,000 00
	\$139,000	\$155,183 65	\$139,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$35,000	\$40,600 00	\$40,637 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,000 00	2 per cent.	\$40,700 00	4½ per cent.	\$116,105 40	6 per cent.
32,500 00	3½ “	335,855 76	5 “	6,952 52	7 “
58,300 00	4 “	43,320 30	5½ “		

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	35,500 00
Assessed value of the same,	25,360 00
Net income received from same during year ending Oct. 31, 1901, . .	1,383 97
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,200 00
Assessed value of the same,	3,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 340	
Aggregate amount of the same,	361,886 71
Total number of loans upon real estate,	314

North Middlesex Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	\$40,364 06
Times for the dividends fixed by the by-laws: January 5 and July 5; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,679 18 } during the year ending Oct. 31, 1901, . { $1\frac{3}{4}$ per cent., 14,196 10 }	27,875 28
Number of accounts opened during the year ending Oct. 31, 1901,	525
Number of accounts closed during the year ending Oct. 31, 1901,	400
Total number of open accounts Oct. 31, 1901,	3,293
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,856 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	188,653 46
Number of same,	2,997
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	174,107 22
Number of same,	2,135
Date of examination by commissioner: January 10.	

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 25.

JOHN W. WHEELER, *President.*

GEORGE W. ANDREWS, *Treasurer.*

GEORGE W. ANDREWS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

F. L. WATERS,

C. A. TOWNE,

A. W. BALLOU,

GEORGE W. ANDREWS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$92,300 00	Deposits,	\$1,215,517 80
Bank stock, as per schedule, .	35,550 00	Guaranty fund, .	41,350 00
Loans on bank stock, . . .	3,500 00	Interest account, .	2,389 40
Railroad bonds, as per schedule, .	154,000 00	Profit and loss account,	40,771 58
Boston Terminal Co. bonds, .	10,000 00		
Real estate by foreclosure, .	27,278 93		
Loans on real estate,	801,622 50		
Loans on personal security, .	107,200 00		
Loans to counties, cities or towns (notes),	54,096 40		
Deposits in banks, on interest, .	1,956 70		
Deposits in banks, not on interest, .	3,436 69		
Expense account,	581 09		
Premium account,	6,125 00		
Cash on hand,	2,381 47		
	\$1,300,028 78		\$1,300,028 78

Cash on Deposit in Banks, amount in each:—

Franklin County National Bank, Greenfield,	\$436 69
Orange National Bank, Orange,	4,956 70

Loans on Bank Stock, amount on each:—

30 shares Home National Bank, Holyoke,	\$2,500 00
10 shares Orange National Bank, Orange,	1,000 00

Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$5,000	\$5,497 50	\$5,000 00
of Gardiner, Me., 4s,	6,000	6,030 00	6,000 00
of Laconia, N. H., 4s,	1,000	1,105 00	1,000 00
of Malden, Mass., 4s,	5,000	5,662 50	5,000 00
of Manchester, N. H., 4s, . .	15,000	15,900 00	15,000 00
of Melrose, Mass., 4s,	5,000	5,450 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,300 00	5,000 00
of New Britain, Conn., 4s, . .	5,000	5,625 00	5,000 00
of Newton, Mass., 4s,	5,000	5,850 00	5,000 00
of Rockford, Ill., 4½s,	5,000	5,375 00	5,000 00
of Somerville, Mass., 4s, . .	3,000	3,067 50	3,000 00
of Worcester, Mass., 4s,	5,000	5,225 00	5,000 00
Town of Belmont, Mass., 4s, . .	1,000	1,042 50	1,000 00
of Leominster, Mass., 4s, . . .	7,300	7,464 25	7,300 00
of Orange, Mass., 4s,	1,000	1,005 00	1,000 00
of Plainfield, Conn., 4s, . . .	3,000	3,270 00	3,000 00
of Watertown, Mass., 3½s, . .	7,000	7,192 50	7,000 00
of Westfield, Mass., 3½s, . . .	8,000	8,415 00	8,000 00
	\$92,300	\$98,476 75	\$92,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Miller's River N'l B'k, Athol, .	\$600	\$990 00	\$600 00
15	Atlas National Bank, Boston, .	1,500	1,605 00	1,500 00
5	Boylston Nat'l Bank, Boston, .	500	525 00	500 00
3	Central National Bank, Boston,	300	354 00	300 00
65	Eliot National Bank, Boston, .	6,500	9,750 00	6,500 00
20	First Ward N'l Bank, Boston, .	2,000	3,200 00	2,000 00
20	Manufacturers N'l B'k, Boston,	—	60 00	—
3	N'l Hide & Leather B'k, Boston,	300	372 00	300 00
16	Nat'l Webster Bank, Boston, .	1,600	1,664 00	1,600 00
15	Tremont Nat'l Bank, Boston, .	750	150 00	750 00
10	First National Bank, Chelsea, .	1,000	1,000 00	1,000 00
39	First National Bank, Gardner,	3,900	4,095 00	3,900 00
43	Franklin Co. N'l B'k, Greenfield,	4,300	4,386 00	4,300 00
100	Orange Nat'l Bank, Orange, . .	10,000	16,000 00	10,000 00
10	First Nat'l Bank, Springfield, .	1,000	1,050 00	1,000 00
10	Third N'l B'k, Springfield, . .	1,000	2,200 00	1,000 00
3	Union Market National Bank, Watertown,	300	405 00	300 00
		\$35,550	\$47,806 00	\$35,550 00

Orange Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,700 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	19,000	20,145 00	19,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,750 00	5,000 00
Boston & Maine R.R. 4½s, . . .	10,000	12,600 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	10,000	11,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	30,000	30,600 00	30,000 00
Chicago & Northwestern R.R. 7s, .	2,000	2,380 00	2,000 00
Fitchburg R.R. 4s, . . .	17,000	17,965 00	17,000 00
Fitchburg R.R. 5s, . . .	2,000	2,040 00	2,000 00
Grafton & Upton R.R. 4s, . . .	5,000	4,750 00	5,000 00
Illinois Central R.R. 3½s, . . .	16,000	16,160 00	16,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	5,000	5,225 00	5,000 00
New York, New Haven & Hartford R.R. 4s, . . .	5,000	5,800 00	5,000 00
Old Colony R.R. 4s, . . .	17,000	18,785 00	17,000 00
Old Colony R.R. 4½s, . . .	1,000	1,025 00	1,000 00
	\$154,000	\$165,525 00	\$154,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,956 70	2 per cent.	\$15,000 00	4½ per cent.	\$708,567 50	5 per cent.
5,000 00	3½ “	120,810 00	4½ “	15,800 00	5½ “
69,096 40	4 “	23,900 00	4¾ “	8,245 00	6 “

Orange Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$27,278 93
Assessed value of the same,	21,355 00
Number of loans which are of an amount not exceeding \$3,000 each, 317	
Aggregate amount of the same,	329,058 90
Total number of loans upon real estate, 324	
Amount of investments from which no income is received,	3,436 69
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	58,290 54
Times for the dividends fixed by the by-laws: last Wednesday in January and July; payable February 1 and August 1.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$19,976 25 } during the year ending Oct. 31, 1901, . . { $1\frac{3}{4}$ per cent., 20,546 46 }	40,522 71
Number of accounts opened during the year ending Oct. 31, 1901,	533
Number of accounts closed during the year ending Oct. 31, 1901,	420
Total number of open accounts Oct. 31, 1901,	4,283
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,851 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	204,019 04
Number of same,	3,059
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	207,764 30
Number of same,	2,659
Date of examination by commissioner: January 17.	

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 62.

H. G. LOOMIS, *President.*

CHARLES L. WAID, *Treasurer.*

WILLIAM W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES B. SHAW,

W. E. STONE,

HENRY G. LOOMIS,

WILLIAM HOLBROOK,

E. G. HASTINGS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.; also Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$113,000 00	Deposits,	\$1,819,680 25
Bank stock, as per schedule, .	29,200 00	Guaranty fund, .	61,500 00
Loans on bank stock,	4,700 00	Interest account, .	7,389 68
Railroad bonds, as per schedule, .	339,625 00	Profit and loss ac-	
Loan on railroad bonds,	4,500 00	count,	6,089 06
Boston Terminal Co. bonds, . .	25,000 00	Real estate income	
Real estate (for banking pur-		account,	1,566 88
poses),	14,000 00	Income safe deposit	
Real estate by foreclosure, . .	25,822 77	boxes,	96 00
Loans on real estate,	1,014,665 00		
Loans on personal security, . .	212,331 00		
Loans to counties, cities or towns			
(notes),	5,650 00		
Loans on depositors' books, . .	240 00		
Deposits in banks, on interest, .	79,288 20		
Expense account,	1,074 81		
Unpaid interest account, . . .	896 03		
Cash on hand,	26,329 06		
	\$1,896,321 87		\$1,896,321 87

Palmer Savings Bank — Continued.

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	\$22,548 25
Agawam National Bank, Springfield,	11,562 69
City National Bank, Springfield,	21,340 24
Springfield Safe Deposit and Trust Company, Springfield,	23,837 02

Loans on Bank Stock, amount on each:—

3 shares Palmer National Bank, Palmer,	\$300 00
10 shares Palmer National Bank, Palmer,	1,000 00
34 shares Palmer National Bank, Palmer,	3,400 00

Loan on Railroad Bonds:—

\$5,000 Illinois Central R.R. 3s,	\$4,500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$5,000	\$5,550 00	\$5,000 00
of Dubuque, Iowa, 4s,	15,000	16,350 00	15,000 00
of Kansas City, Mo., 4½s,	30,000	33,900 00	30,000 00
of Malden, Mass., 4s,	10,000	10,400 00	10,000 00
of Peoria, Ill., 4½s,	3,000	3,180 00	3,000 00*
of Rockland, Ill., 4½s,	5,000	5,275 00	5,000 00
of St. Joseph, Mo., 3½s,	25,000	25,675 00	25,000 00
of Waterbury, Conn., 4s,	10,000	10,900 00	10,000 00
Town of Monson, Mass., 4s,	10,000	10,850 00	10,000 00
	\$113,000	\$122,080 00	\$113,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	State National Bank, Boston,	\$2,500	\$2,775 00	\$2,500 00
10	Brockton N'l Bank, Brockton,	1,000	1,180 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,125 00	3,300 00
116	Palmer Nat'l Bank, Palmer,	11,600	11,600 00	11,600 00
31	Agawam N'l B'k, Springfield,	3,100	3,100 00	3,100 00
50	Chapin N'l Bank, Springfield,	5,000	5,750 00	5,000 00
20	Springfield Safe Deposit and Trust Company, Springfield,	2,000	3,000 00	2,000 00
7	Ware National Bank, Ware,	700	742 00	700 00
		\$29,200	\$32,272 00	\$29,200 00

Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$17,000	\$19,040 00	\$17,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4½s,	15,000	18,900 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	20,000	23,400 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 4½s,	10,000	11,075 00	10,000 00
Fitchburg R.R. 5s,	23,000	24,490 00	23,000 00
Grafton & Upton R.R. 4s,	10,000	9,700 00	10,000 00
Illinois Central R.R. 3s,	25,000	22,625 00	22,625 00
Illinois Central R.R. 3½s,	25,000	25,250 00	25,000 00
Illinois Central R.R. 4s,	50,000	56,500 00	50,000 00
Joliet & Northern Indiana R.R. 7s, .	12,000	14,160 00	12,000 00
Maine Central R.R. 7s,	2,000	2,620 00	2,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	23,000	28,980 00	23,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,500 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	30,000	36,000 00	30,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
	\$342,000	\$376,540 00	\$339,625 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,548 25	2 per cent.	\$10,150 00	4½ per cent.	\$86,177 00	5½ per cent.
56,739 95	3 “	42,000 00	4¾ “	121,362 00	6 “
10,000 00	4 “	982,197 00	5 “	200 00	6½ “

Palmer Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$14,000 00
Estimated value of the same,	14,000 00
Assessed value of the same,	10,800 00
Net income received from same during year ending Oct. 31, 1901,	394 84
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	25,822 77
Assessed value of the same,	22,525 00
Number of loans which are of an amount not exceeding \$3,000 each,	446
Aggregate amount of the same,	497,275 00
Total number of loans upon real estate,	464
Amount of investments from which no income is received,	1,477 77
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	86,013 83
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$31,731 26 } during the year ending Oct. 31, 1901, { 2 per cent., 33,734 79 }	65,466 05
Number of accounts opened during the year ending Oct. 31, 1901,	805
Number of accounts closed during the year ending Oct. 31, 1901,	472
Total number of open accounts Oct. 31, 1901,	4,282
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,890 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	372,284 00
Number of same,	3,786
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	259,918 24
Number of same,	2,407
Date of examination by commissioner: April 15 and 16.	

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 27, 1891. Present number of corporators, 16.

GEORGE H. CARLETON, *President.*

CHARLES S. TITCOMB, *Treasurer.*

CHARLES S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE H. CARLETON,

CHARLES H. HAYES,

JOHN A. GALE,

OLIVER TAYLOR,

THOMAS LAHEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$16,600 00	Deposits,	\$767,780 27
Loan on public funds, . .	10,000 00	Guaranty fund, . .	8,885 00
Bank stock, as per schedule, .	10,360 00	Interest account, .	2,558 68
Loans on bank stock, . . .	11,900 00	Profit and loss account,	30 67
Railroad bonds, as per schedule,	107,990 00		
Boston Terminal Co. bonds, .	10,000 00		
Loans on real estate, . . .	292,675 00		
Loans on personal security,* .	268,075 00		
Loans to counties, cities or towns (notes),	4,000 00		
Loans on depositors' books, .	60 00		
Deposits in banks, on interest, .	21,304 71		
Deposit in bank, not on interest,	15,928 86		
Expense account,	522 88		
Premium account,	8,100 00		
Cash on hand,	1,738 17		
	\$779,254 62		\$779,254 62

* Since reduced within the legal limit.

Cash on Deposit in Banks, amount in each :—

Beacon Trust Company, Boston,	\$8,056 38
Second National Bank, Haverhill,	15,928 86
Haverhill Safe Deposit and Trust Company, Haverhill,	13,248 33

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett National Bank, Boston,	\$160	\$10 00	\$160 00
25	Fourth National Bank, Boston,	2,500	3,125 00	2,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,775 00	2,500 00
32	Shoe & Leather N'l B'k, Boston,	3,200	4,800 00	3,200 00
10	State National Bank, Boston, .	1,000	1,110 00	1,000 00
10	First National Bank, Chelsea, .	1,000	1,000 00	1,000 00
		\$10,360	\$13,820 00	\$10,360 00

Pentucket Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$1,000	\$1,140 00	\$1,000 00
Boston & Lowell R.R. 4s, . . .	8,000	8,725 00	8,000 00
Boston & Maine R.R. 4s, . . .	2,000	2,300 00	2,000 00
Boston & Maine R.R. 4½s, . . .	4,000	5,040 00	4,000 00
Chic., Burlington & Quincy R.R. 3½s,	12,000	12,240 00	12,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,450 00	10,000 00
Erie & Pittsburgh R.R. 3½s, . . .	15,000	15,375 00	15,000 00
Fitchburg R.R. 3½s,	5,000	5,125 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,587 50	5,000 00
Illinois Central R.R. 3s,	10,000	8,850 00	9,065 00
Illinois Central R.R. 3½s,	10,500	10,605 00	10,500 00
Illinois Central R.R. 4s,	2,000	2,250 00	2,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,775 00	5,000 00
Maine Central R.R. 4½s,	500	550 00	500 00
New York & New England R.R. 6s,	7,000	7,507 50	7,000 00
Ottumwa, Cedar Falls & St. P. R.R. 5s,	5,000	5,462 50	5,000 00
Upper Coos R.R. 4s,	3,000	3,210 00	2,925 00
Worcester, Nashua & Roch. R.R. 4s,	4,000	4,480 00	4,000 00
	\$109,000	\$114,672 50	\$107,990 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,056 38	2 per cent.	\$53,500 00	4½ per cent.	\$214,995 00	5 per cent.
13,248 33	2½ “	190,300 00	4½ “	10,000 00	5½ “
63,375 00	4 “	42,500 00	4¾ “	12,040 00	6 “

Pentucket Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	118	
Aggregate amount of the same,		\$167,935 00
Total number of loans upon real estate,	127	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		31,882 48
Times for the dividends fixed by the by-laws: February 1 and August 1; payable first Wednesday in February and August.		
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$11,638 28 }		23,722 11
during the year ending Oct. 31, 1901, { $1\frac{3}{4}$ per cent., 12,083 83 }		
Number of accounts opened during the year ending Oct. 31, 1901,	500	
Number of accounts closed during the year ending Oct. 31, 1901,	268	
Total number of open accounts Oct. 31, 1901,	1,936	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),		1,978 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		205,921 43
Number of same,	2,255	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		147,331 82
Number of same,	1,769	
Date of examination by commissioner: June 13.		

PEOPLE'S SAVINGS BANK—BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 43.

WILLIAM L. DOUGLAS, *President.*

A. T. JONES, *Treasurer.*

JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM L. DOUGLAS, FRANCIS B. GARDNER,
FRED. P. RICHMOND, EDWARD B. MELLEN,
EMERY M. LOW.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$56,060 00	Deposits,	\$873,980 70
Bank stock, as per schedule, . .	9,600 00	Guaranty fund, . .	6,657 49
Loan on bank stock,	800 00	Interest account, . .	4,472 42
Railroad bonds, as per schedule, .	200,500 00	Undivided earnings, .	1,509 98
Loan on railroad bonds,	100 00		
Boston Terminal Co. bonds, . . .	20,000 00		
Real estate by foreclosure, . . .	3,275 00		
Loans on real estate,	403,890 00		
Loans on personal security, . . .	147,750 00		
Loans to counties, cities or towns (notes),	14,000 00		
Loans on depositors' books, . . .	15 00		
Deposits in banks, on interest, . .	8,968 24		
Expense account,	666 40		
Premium account,	18,623 75		
Suspense account,	162 10		
Furniture and fixtures,	1,350 00		
Cash on hand,	860 10		
	\$886,620 59		\$886,620 59

Cash on Deposit in Banks, amount in each:—

Brockton National Bank, Brockton,	\$1,793 66
Home National Bank, Brockton,	3,587 29
Plymouth County Safe Deposit and Trust Company, Brockton,	3,587 29

People's Savings Bank, Brockton — Continued.

Loan on Bank Stock : —

10 shares Plymouth County Safe Deposit and Trust Company, Brockton, \$800

Loan on Railroad Bonds : —

\$100 Maine Central R.R. 7s, \$100

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$10,000	\$11,037 50	\$10,000 00
of Canton, Ohio, 4s,	8,060	8,154 62	8,060 00
of Dayton, Ohio, 4s,	5,000	5,018 75	5,000 00
of Indianapolis, Ind., 4s, . .	2,000	2,125 00	2,000 00
of Joliet, Ill., 5s,	10,000	10,425 00	10,000 00
of New Britain, Conn., 4s, . .	4,000	4,490 00	4,000 00
of South Bend, Ind., 4s, . . .	5,000	5,195 00	5,000 00
of St. Joseph, Mo., 3½s, . . .	10,000	10,350 00	10,000 00
Town of Stoughton, Mass., 4s, .	2,000	2,160 00	2,000 00
	\$56,060	\$58,955 87	\$56,060 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	First National Bank, Boston, .	\$900	\$1,575 00	\$900 00
30	Massachusetts Loan and Trust Company, Boston,	3,000	3,420 00	3,000 00
34	Suffolk National Bank, Boston,	3,400	3,910 00	3,400 00
13	Plymouth County Safe Deposit & Trust Company, Brockton,	1,300	1,300 00	1,300 00
10	Brockton N'l Bank, Brockton,	1,000	1,180 00	1,000 00
		\$9,600	\$11,385 00	\$9,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$27,000	\$29,733 75	\$27,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,150 00	2,000 00
Chic., Burlington & Quincy R.R. 3½s,	21,000	21,472 50	21,000 00
Dexter & Newport R.R. 4s,	7,000	7,560 00	7,000 00

People's Savings Bank, Brockton — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s,	\$5,000	\$5,587 50	\$5,000 00
Eastern R.R. 6s,	10,000	11,200 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,945 00	10,000 00
Hannibal & St. Joseph R.R. 6s,	5,000	6,000 00	5,000 00
Illinois Central R.R. 3½s,	45,000	45,562 50	45,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,806 25	5,000 00
Maine Central R.R. 4s,	7,000	7,455 00	7,000 00
Maine Central R.R. 5s,	2,500	2,875 00	2,500 00
Michigan Central R.R. 6s,	5,000	5,862 50	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	6,000	7,680 00	6,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,525 00	10,000 00
Old Colony R.R. 4s,	2,000	2,320 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,027 50	1,000 00
Ottumwa, Cedar Falls & St. Paul R.R. 5s,	5,000	5,506 25	5,000 00
Portland & Rumford Falls R.R. 4s,	13,000	14,430 00	13,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	12,000	15,900 00	12,000 00
	\$200,500	\$219,598 75	\$200,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,200 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,968 24	2 per cent.	\$1,000 00	4 per cent.	\$259,240 00	5 per cent.
7,000 00	3½ " "	75,000 00	4½ " "	48,850 00	5½ " "
6,000 00	3¾ " "	20,000 00	4¾ " "	149,465 00	6 " "

People's Savings Bank, Brockton — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,275 00
Assessed value of the same,	3,525 00
Number of loans which are of an amount not exceeding \$3,000 each, 219	
Aggregate amount of the same,	279,830 00
Total number of loans upon real estate, 219	
Amount of investments from which no income is received,	300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	39,075 25
Times for the dividends fixed by the by-laws: March 1 and September 1; payable on Friday following first Tuesday in March and September.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$11,397 97 }	24,397 73
during the year ending Oct. 31, 1901, . . { $1\frac{3}{4}$ per cent., 12,999 76 }	
Number of accounts opened during the year ending Oct. 31, 1901, 1,259	
Number of accounts closed during the year ending Oct. 31, 1901, . 478	
Total number of open accounts Oct. 31, 1901, 3,621	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	4,042 41.
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	386,057 67
Number of same, 6,505	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	235,361 97
Number of same, 3,668	
Date of examination by commissioner: August 2.	

PEOPLES SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 44.

JOHN TILLEY, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. N. HUBBARD,

JOHN TILLEY,

J. D. HARDY,

J. A. SULLIVAN.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$21,873 00	Deposits,	\$1,137,706 08
Loans on bank stock,	13,450 00	Guaranty fund, . .	26,200 00
Railroad bonds, as per schedule, .	135,000 00	Interest account, . .	23,109 61
Boston Terminal Co. bonds, . .	75,000 00	Profit and loss account,	1,929 29
Real estate by foreclosure, . . .	4,811 99	Suspense account, . .	69 79
Loans on real estate,	600,473 00		
Loans on personal security, . . .	251,803 50		
Loans on depositors' books, . . .	290 00		
Deposits in banks, on interest, . .	78,998 14		
Furniture and fixtures,	1,125 15		
Cash on hand,	6,189 99		
	<u>\$1,189,014 77</u>		<u>\$1,189,014 77</u>

Cash on Deposit in Banks, amount in each :—

Home National Bank, Holyoke,	\$48,998 14
Hampshire County National Bank, Northampton,	15,000 00
Northampton National Bank, Northampton,	15,000 00

Loans on Bank Stock, amount on each :—

10 shares Home National Bank, Holyoke,	\$700 00
10 shares Home National Bank, Holyoke,	900 00
25 shares Home National Bank, Holyoke,	2,200 00
2 shares Home National Bank, Holyoke,	} 2,850 00
2 shares Franklin County National Bank, Greenfield,	
30 shares City National Bank, Holyoke,	} 2,000 00
13 shares First National Bank Springfield,	
10 shares Chicopee National Bank, Springfield,	} 800 00
11 shares Home National Bank, Holyoke,	
50 shares City National Bank, Holyoke,	4,000 00

Peoples Savings Bank, Holyoke — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	City National Bank, Holyoke, .	\$5,800	\$6,670 00	\$5,913 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	2,600 00	2,700 00
10	Holyoke Nat'l Bank, Holyoke,	1,000	1,500 00	1,650 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,750 00	5,000 00
60	John Hancock National Bank, Springfield,	6,000	6,000 00	6,610 00
		\$19,800	\$22,520 00	\$21,873 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$35,000	\$38,500 00	\$35,000 00
Fitchburg R.R. 4s,	50,000	56,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
	\$135,000	\$147,000 00	\$135,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$75,000	\$87,000 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63,998 14 15,000 00	3½ per cent. 4 “	\$152,100 00 695,416 50	4½ per cent. 5 “	\$14,050 00 4,450 00	5½ per cent. 6 “

Peoples Savings Bank, Holyoke — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,811 99
Assessed value of the same,	4,100 00
Net income received from same during year ending Oct. 31, 1901, . . .	171 01
Number of loans which are of an amount not exceeding \$3,000 each, 181	
Aggregate amount of the same,	288,663 00
Total number of loans upon real estate,	193
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	59,446 46
Times for the dividends fixed by the by-laws: May 1 and November 1; payable third Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,512 63 } during the year ending Oct. 31, 1901, . { 1½ per cent., 17,431 89 }	35,944 52
Number of accounts opened during the year ending Oct. 31, 1901, .	856
Number of accounts closed during the year ending Oct. 31, 1901, .	546
Total number of open accounts Oct. 31, 1901,	2,993
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	4,091 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	366,748 46
Number of same,	4,759
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	288,572 86
Number of same,	2,902
Date of examination by commissioner: October 1.	

PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 165.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL R. HEYWOOD,

EDWIN T. MARBLE,

ALBERT W. GIFFORD,

ALEXANDER DEWITT.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$691,689 00	Deposits,	\$8,641,708 36
Bank stock, as per schedule, .	569,353 00	Guaranty fund, . .	385,000 00
Loans on bank stock,	9,051 00	Interest account, .	94,497 45
Railroad bonds, as per schedule,	1,675,732 00	Profit and loss ac-	
Real estate (for banking pur-		count,	16,118 99
poses),	135,000 00	Rent account, . . .	542 76
Real estate by foreclosure, . .	43,791 69	Suspense account, .	82 50
Loans on real estate,	4,081,568 38	Sundry interest items,	2,688 26
Loans on personal security, . .	1,629,411 24	Due on mortgage	
Loans to counties, cities or towns		loans,	34,485 65
(notes),	70,489 63		
Loans on depositors' books, . .	90 00		
Deposits in banks, on interest, .	235,458 62		
Expense account,	5,982 83		
Rents of real estate by fore-			
closure,	204 44		
Providence Building Co. stock,*	10,000 00		
Cash on hand,	17,302 14		
	\$9,175,123 97		\$9,175,123 97

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$64,598 48
National Bank of the Republic, Boston,	65,749 08
Central National Bank, Worcester,	63,207 39
Citizens National Bank, Worcester,	41,903 67

People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each:—

36 shares Citizens National Bank, Worcester,	\$3,600 00
10 shares Citizens National Bank, Worcester,	1,000 00
4 shares City National Bank, Worcester,	} 1,700 00
13 shares First National Bank, Worcester,	
5 shares National Bank of the Republic, Boston,	200 00
11 shares Hadley Falls National Bank, Hadley Falls,	1,100 00
7 shares First National Bank, Northampton,	346 00
4 shares Hampshire County National Bank, Northampton,	320 00
5 shares Chicopee National Bank, Springfield,	500 00
10 shares Crocker National Bank, Turner's Falls,	285 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$25,000	\$25,250 00	\$25,000 00
Massachusetts 3½s,	80,000	87,775 00	87,675 00
City of Beverly, Mass., 4s,	10,000	10,650 00	10,000 00
of Dayton, Ohio, 6s,	7,000	7,070 00	7,000 00
of Holyoke, Mass., 4s,	25,000	26,375 00	25,000 00
of Keene, N. H., 4s,	10,000	10,850 00	10,000 00
of Lynn, Mass., 4s,	26,000	27,625 00	26,200 00
of Malden, Mass., 4s,	25,000	26,812 50	25,000 00
of Milwaukee, Wis., 4s,	43,000	44,580 00	43,000 00
of Nashua, N. H., 4s,	10,000	10,700 00	10,000 00
of New Bedford, Mass., 4s,	25,000	25,375 00	25,000 00
of Norwich, Conn., 4s,	19,000	19,852 50	20,784 00
of Peoria, Ill., 4s,	12,000	12,510 00	12,000 00*
of Peoria, Ill., 4½s,	25,000	27,000 00	26,500 00*
of Providence, R. I., 4s,	50,000	57,625 00	54,700 00
of Quincy, Mass., 4s,	5,000	5,350 00	5,000 00
of Springfield, Ohio, 5s,	3,000	3,082 50	3,000 00
of Taunton, Mass., 4s,	7,000	7,787 50	7,000 00
of Waltham, Mass., 4s,	13,000	13,780 00	13,000 00
of Worcester, Mass., 4s,	200,000	206,750 00	201,830 00
of Worcester, Mass., 5s,	2,000	2,170 00	2,000 00
Town of Holbrook, Mass., 4s,	30,000	31,050 00	30,000 00
of Westborough, Mass., 5s,	2,000	2,215 00	2,000 00
Dalton, Mass. (Fire District), 4s,	20,000	21,650 00	20,000 00
	\$674,000	\$713,885 00	\$691,689 00

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
165	Atlas National Bank, Boston, .	\$16,500	\$17,655 00	\$18,800 00
106	Blackstone N'l B'k, Boston, .	2,438	530 00	2,438 00
54	Boylston Nat'l Bank, Boston, .	5,400	5,670 00	6,750 00
200	Colonial Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
50	Continental Nat'l Bank, Boston,	—	250 00	—
100	Eliot National Bank, Boston, .	10,000	15,000 00	12,382 00
97	Faneuil Hall N'l Bank, Boston,	9,700	12,610 00	12,730 00
150	Freemans Nat'l Bank, Boston,	15,000	15,150 00	15,000 00
149	Manufacturers N'l B'k, Boston,	—	447 00	—
25	Mechanics Nat'l Bank, Boston,	2,500	2,900 00	2,900 00
100	Merchants Nat'l Bank, Boston,	10,000	17,500 00	14,141 00
109	N'l B'k of Commerce, Boston,	10,900	13,734 00	12,965 00
115	National Bank of the Com- monwealth, Boston, .	11,500	22,540 00	15,450 00
149	N'l B'k of Redemption, Boston,	14,900	18,625 00	19,419 00
500	N'l B'k of the Republic, Boston,	50,000	75,500 00	70,714 00
239	National City Bank, Boston, .	—	1,195 00	—
100	Nat'l Exchange Bank, Boston,	10,000	14,000 00	13,000 00
208	N'l Hide & Leather B'k, Boston,	20,800	25,792 00	27,132 00
300	Nat'l Shawmut Bank, Boston,	30,000	60,000 00	45,000 00
65	New England N'l B'k, Boston,	6,500	9,360 00	9,586 00
205	Old Boston N'l Bank, Boston, .	20,500	20,295 00	23,935 00
56	Second National Bank, Boston,	5,600	10,080 00	8,600 00
59	Shawmut Nat'l Bank, Boston, .	—	59 00	—
100	Shoe & Leather N'l B'k, Boston,	10,000	15,000 00	10,000 00
68	State National Bank, Boston, .	6,800	7,548 00	8,050 00
99	Tremont National B'k, Boston,	4,950	990 00	4,950 00
172	Washington N'l Bank, Boston,	17,200	19,092 00	20,068 00
300	Central N'l Bank, Worcester,	30,000	33,000 00	42,085 00
111	Citizens N'l Bank, Worcester,	11,100	16,095 00	13,629 00
145	City Nat'l Bank, Worcester, .	14,500	18,125 00	21,325 00
104	Mechanics N'l B'k, Worcester,	10,400	9,880 00	10,400 00
300	Quinsigamond National Bank, Worcester, .	30,000	39,000 00	35,984 00
262	Worcester N'l B'k, Worcester,	26,200	47,160 00	41,920 00
		\$433,388	\$594,782 00	\$569,353 00

People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$25,000	\$27,562 50	\$27,000 00
Albany & Susquehanna R.R. 7s, . . .	25,000	28,562 50	28,800 00
Boston & Albany R.R. 4s, . . .	25,000	27,000 00	25,000 00
Boston & Albany R.R. 5s, . . .	75,000	75,750 00	76,500 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	20,000	22,600 00	21,870 00
Boston & Lowell R.R. 3½s, . . .	25,000	25,875 00	25,500 00
Boston & Lowell R.R. 4s, . . .	4,000	4,125 00	4,000 00
Boston & Lowell R.R. 4½s, . . .	25,000	25,625 00	25,338 00
Boston & Maine R.R. 4s, . . .	30,000	33,537 50	30,000 00
Burlington & Missouri River R.R. 6s, . . .	60,000	73,500 00	71,500 00
Chic., Burlington & Quincy R.R. 4s, .	79,000	85,740 00	82,500 00
Chic., Burlington & Quincy R.R. 5s, .	20,000	22,400 00	22,450 00
Chicago & Northwestern R.R. 7s, . .	3,000	3,105 00	3,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	50,000	52,750 00	52,300 00
Eastern R.R. 6s, . . .	150,000	169,500 00	168,000 00
Erie & Pittsburgh R.R. 3½s, . . .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s, . . .	29,000	30,792 50	29,000 00
Fitchburg R.R. 5s, . . .	13,000	13,380 00	13,000 00
Illinois Central R.R. 3½s, . . .	50,000	50,625 00	50,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, . . .	25,000	29,375 00	28,200 00
Maine Central R.R. 4s, . . .	76,500	81,472 50	76,500 00
Maine Central R.R. 7s, . . .	14,100	18,365 25	17,075 00
Maine Central and European & North American R.R. 4s, . . .	32,000	36,480 00	32,000 00
Michigan Central R.R. 7s, . . .	10,000	10,150 00	10,000 00
New York, Lackawanna & Western R.R. 6s, . . .	25,000	33,812 50	33,500 00
New York & New England R.R. 6s, . .	35,000	37,800 00	37,000 00
New York & New England R.R. 7s, . .	43,000	47,730 00	47,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	100,000	105,000 00	103,000 00
New York, New Haven & Hartford R.R. 4s, . . .	100,000	116,500 00	101,900 00
Norwich & Worcester R.R. 4s, . . .	50,000	55,375 00	50,000 00
Old Colony R.R. 4s, . . .	70,000	77,375 00	70,000 00
Portland & Rumford Falls R.R. 4s, . .	45,000	48,712 50	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	50,000	67,500 00	54,760 00
Sullivan County R.R. 4s, . . .	25,000	27,062 50	25,000 00
Syracuse, Binghamton & N. Y. R.R. 7s, . . .	9,000	10,417 50	10,500 00
Vermont Valley R.R. 5s, . . .	10,000	11,250 00	10,939 00
Western Pennsylvania R.R. 4s, . . .	25,000	27,375 00	27,600 00
Worcester, Nashua & Roch. R.R. 4s, .	90,000	101,550 00	90,000 00
	\$1,592,600	\$1,767,732 75	\$1,675,732 00

People's Savings Bank, Worcester — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$130,347 56	2 per cent.	\$37,000 00	3 $\frac{3}{4}$ per cent.	\$880,451 00	4 $\frac{1}{2}$ per cent.
63,207 39	2 $\frac{1}{2}$ "	467,939 63	4 "	85,000 00	4 $\frac{3}{4}$ "
41,903 67	3 "	459,136 24	4 $\frac{1}{4}$ "	3,778,408 38	5 "
4,575 00	3 $\frac{1}{2}$ "	75,000 00	4 $\frac{3}{8}$ "	3,100 00	6 "

Amount invested in real estate for banking purposes,	\$135,000 00
Estimated value of the same,	140,000 00
Assessed value of the same,	80,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	2,509 55
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	43,791 69
Assessed value of the same,	37,975 00
Net income received from same during year ending Oct. 31, 1901, . . .	652 19
Number of loans which are of an amount not exceeding \$3,000 each, 1,372	
Aggregate amount of the same,	1,786,664 27
Total number of loans upon real estate,	1,716
Amount of investments from which no income is received,	15,424 24
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	411,336 11
Times for the dividends fixed by the by-laws: February 15 and August 15; payable on same days.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$146,433 60 } during the year ending Oct. 31, 1901, . . . { 1 $\frac{3}{4}$ per cent., 145,978 41 }	292,412 01
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,434
Number of accounts closed during the year ending Oct. 31, 1901, . . .	2,222
Total number of open accounts Oct. 31, 1901,	18,975
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	20,741 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,149,949 26
Number of same,	18,768
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,523,753 60
Number of same,	17,023
Date of examination by commissioner: October 31, November 1.	

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 31.

CHARLES S. DAVIS, *President.*

JAMES D. THURBURN, *Treasurer.*

JOHN RUSSELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS,

CHARLES B. STODDARD,

GEORGE E. MORTON,

ISAAC M. JACKSON,

CHARLES G. HATHAWAY.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$132,000 00	Deposits,	\$2,342,457 02
Bank stock, as per schedule, . .	284,857 00	Guaranty fund, . .	120,000 00
Loans on bank stock,	3,420 00	Interest account, . .	41,555 39
Railroad bonds, as per schedule, .	655,500 00	Profit and loss account,	32,889 06
Boston Terminal Co. bonds, . .	99,900 00		
Real estate (for banking purposes),	30,256 60		
Real estate by foreclosure, . . .	16,815 97		
Loans on real estate,	615,721 00		
Loans on personal security, . . .	640,925 00		
Loans to counties, cities or towns (notes),	32,019 53		
Deposits in banks, on interest, . .	22,333 45		
Cash on hand,	3,152 92		
	\$2,536,901 47		\$2,536,901 47

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$1,464 46
Old Colony National Bank, Plymouth,	12,863 23
Plymouth National Bank, Plymouth,	8,005 76

Loans on Bank Stock, amount on each:—

10 shares Old Colony National Bank, Plymouth,	\$900 00
8 shares Old Colony National Bank, Plymouth,	500 00
2 shares Old Colony National Bank, Plymouth,	150 00
9 shares Plymouth National Bank, Plymouth,	500 00
5 shares Plymouth National Bank, Plymouth,	400 00
10 shares Plymouth National Bank, Plymouth,	970 00
2 shares Old Colony National Bank, Plymouth,	

Plymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me, 6s,	\$6,000	\$6,540 00	\$6,000 00
of Brockton, Mass, 4s,	16,000	16,480 00	16,000 00
of Dubuque, Iowa., 4s,	34,000	36,720 00	34,000 00
of Kansas City, Mo., 4½s,	20,000	22,600 00	20,000 00
of New Bedford, Mass., 7s,	10,000	11,000 00	10,000 00
of Rockford, Ill., 4½s,	10,000	10,500 00	10,000 00
of South Bend, Ind., 4s,	11,000	11,825 00	11,000 00
of Terre Haute, Ind., 4s,	25,000	26,750 00	25,000 00
	\$132,000	\$142,415 00	\$132,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l B'k, Abington, . .	\$700	\$735 00	\$687 00
100	Colonial Nat'l Bank, Boston, . .	10,000	15,000 00	10,000 00
100	First Ward Nat'l B'k, Boston, . .	10,000	16,000 00	10,000 00
100	Manufacturers N'l B'k, Boston, . .	—	300 00	—
228	Merchants Nat'l Bank, Boston, . .	22,800	39,900 00	22,800 00
108	N'l B'k of Commerce, Boston, . .	10,800	13,608 00	9,180 00
200	Nat'l Bank of the Common- wealth, Boston,	20,000	39,200 00	20,000 00
84	National City Bank, Boston, . .	—	420 00	40 00
106	Nat'l Exchange Bank, Boston, . .	10,600	14,840 00	10,600 00
427	Nat'l Shawmut Bank, Boston, . .	42,700	85,400 00	42,700 00
100	Nat'l Union Bank, Boston,	10,000	15,100 00	10,000 00
86	New England N'l B'k, Boston, . .	8,600	12,384 00	8,600 00
55	Old Boston N'l Bank, Boston, . .	5,500	5,445 00	5,000 00
270	Second National Bank, Boston, . .	27,000	48,600 00	27,000 00
93	Shawmut Nat'l Bank, Boston, . .	—	93 00	—
130	State National Bank, Boston, . .	13,000	14,430 00	13,000 00
97	Tremont Nat'l Bank, Boston, . .	4,850	970 00	950 00
60	Brockton N'l Bank, Brockton, . .	6,000	7,080 00	6,000 00
100	Home National B'k, Brockton, . .	10,000	17,500 00	9,500 00
55	Railroad Nat'l Bank, Lowell, . .	5,500	6,875 00	5,500 00
278	Old Colony N'l B'k, Plymouth, . .	27,800	31,970 00	27,800 00
184	Plymouth N'l Bank, Plymouth, . .	18,400	19,320 00	18,400 00
100	Third Nat'l Bank, Springfield, . .	10,000	22,000 00	10,000 00
171	Bristol County National Bank, Taunton,	17,100	20,520 00	17,100 00
		\$291,350	\$447,690 00	\$284,857 00

Plymouth Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$25,000	\$27,500 00	\$25,000 00
Boston & Maine R.R. 4s,	10,000	11,500 00	10,000 00
Boston & Maine R.R. 4½s,	50,000	63,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	27,250 00	25,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,900 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	34,500 00	30,000 00
Fitchburg R.R. 4s,	50,000	54,000 00	47,000 00
Grafton & Upton R.R. 4s,	25,000	23,750 00	22,500 00
Illinois Central R.R. 3½s,	35,000	35,350 00	35,000 00
Illinois Central R.R. 4s,	35,000	38,850 00	35,000 00
Maine Central R.R. 7s,	17,000	22,100 00	17,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	31,500 00	25,000 00
New York, Lackawanna & Western R.R. 6s,	31,000	41,850 00	31,000 00
New York & New England R.R. 7s,	13,000	14,300 00	13,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,400 00	10,000 00
New York, Providence & Boston R.R. 4s,	10,000	11,500 00	10,000 00
Old Colony R.R. 4s,	33,000	36,960 00	33,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	53,500 00	50,000 00
Portland & Rumford Falls R.R. 4s,	37,000	40,330 00	37,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	25,000	29,250 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	66,000 00	50,000 00
Upper Coos R.R. 4½s,	25,000	28,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	44,800 00	40,000 00
	\$661,000	\$757,840 00	\$655,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$99,900 00

Plymouth Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,333 45	2 per cent.	\$275,019 53	4 per cent.	\$448,505 00	5 per cent.
25,000 00	3½ “	130,000 00	4½ “	120,125 00	5½ “
50,000 00	3¾ “	131,300 00	4½ “	112,136 00	6 “

Amount invested in real estate for banking purposes,	\$30,256 60
Estimated value of the same,	41,800 00
Assessed value of the same,	41,800 00
Net income received from same during year ending Oct. 31, 1901, . . .	178 94
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	16,815 97
Assessed value of the same,	16,700 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	295
Aggregate amount of the same,	311,585 53
Total number of loans upon real estate,	332
Amount of investments from which no income is received,	980 38
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	116,823 07
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$45,681 17 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 45,545 76 }	91,226 93
Number of accounts opened during the year ending Oct. 31, 1901, . . .	407
Number of accounts closed during the year ending Oct. 31, 1901, . . .	411
Total number of open accounts Oct. 31, 1901,	5,954
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	6,119 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	203,026 13
Number of same,	2,713
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	293,734 17
Number of same,	3,853
Date of examination by commissioner: July 22 and 23.	

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated April 6, 1855. Present number of corporators, 41.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM W. BREWSTER, THOMAS N. ELDRIDGE,

EVERETT F. SHERMAN, WALTER L. BOYDEN,

BENJAMIN F. WARD.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$155,000 00	Deposits, . . .	\$1,585,981 95
Loan on public funds, . . .	200 00	Guaranty fund, . .	71,125 00
Bank stock, as per schedule, .	47,130 00	Interest account, .	23,040 49
Loans on bank stock, . . .	1,235 00	Profit and loss ac-	
Railroad bonds, as per schedule,	355,700 00	count, . . .	2,226 79
Loans on railroad stock, . . .	4,800 00		
Boston Terminal Co. bonds, . .	25,000 00		
Real estate (for banking pur-			
poses),	12,791 98		
Real estate by foreclosure, . .	5,672 67		
Loans on real estate, . . .	730,185 00		
Loans on personal security, . .	273,700 00		
Loans to counties, cities or towns			
(notes),	50,170 00		
Loans on depositors' books, . .	60 00		
Deposits in banks, on interest, .	15,392 03		
Expense account,	1,642 02		
Suspense account,	45 61		
New York & Western Coal Co.			
stock,*	410 00		
Cash on hand,	3,239 92		
	\$1,682,374 23		\$1,682,374 23

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$3,302 74
Old Colony National Bank, Plymouth,	5,108 91
Plymouth National Bank, Plymouth,	6,980 38

Plymouth Five Cents Savings Bank — Continued.

Loan on Public Funds:—

\$200 United States 4s, \$200 00

Loans on Bank Stock, amount on each:—

9 shares Old Colony National Bank, Plymouth,	}	\$1,000 00
5 shares Plymouth National Bank, Plymouth,		
5 shares Plymouth National Bank, Plymouth, . . . . .			235 00

Loans on Railroad Stock, amount on each:—

19 shares Boston & Albany R.R.,	\$3,500 00
9 shares Boston & Lowell R.R.,	1,300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$9,000	\$9,810 00	\$9,000 00
of Bay City, Mich., 5s,	5,000	5,925 00	5,000 00
of Brockton, Mass., 4s,	10,000	10,300 00	10,000 00
of Canton, Ohio, 5s,	5,000	6,050 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,350 00	5,000 00
of Chicopee, Mass., 4s,	5,000	5,470 00	5,000 00
of Kansas City, Mo., 4½s,	20,000	22,500 00	20,000 00
of New Bedford, Mass., 7s,	10,000	12,600 00	10,000 00
of Oshkosh, Wis., 4s,	6,000	6,390 00	6,000 00
of South Bend, Ind., 5s,	16,000	17,760 00	16,000 00
Town of Burrillville, R. I., 4s,	15,000	15,900 00	15,000 00
of Mansfield, Mass., 4s,	10,000	10,825 00	10,000 00
of Wakefield, Mass., 4s,	10,000	10,850 00	10,000 00
of Weymouth, Mass., 4s,	15,000	16,200 00	15,000 00
of Whitman, Mass., 4s,	14,000	15,260 00	14,000 00
	\$155,000	\$171,190 00	\$155,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston,	\$230	\$50 00	\$30 00
21	First Ward N'l B'k, Boston,	2,100	3,360 00	2,100 00
9	Freemans Nat'l Bank, Boston,	900	909 00	900 00
10	Merchants N'l Bank, Boston,	1,000	1,750 00	1,000 00
25	Metropolitan N'l B'k, Boston,	2,500	2,500 00	2,500 00
8	N'l B'k of Commerce, Boston,	800	1,008 00	800 00

Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Nat'l Bank of the Common- wealth, Boston,	\$10,000	\$19,600 00	\$10,000 00
27	N'l B'k of Redemption, Boston,	2,700	3,375 00	2,700 00
15	N'l B'k of the Republic, Boston,	1,500	2,265 00	1,500 00
15	National City Bank, Boston, .	—	75 00	—
18	Nat'l Exchange B'k, Boston, .	1,800	2,520 00	1,800 00
28	Nat'l Shawmut Bank, Boston,	2,800	5,600 00	4,200 00
20	Nat'l Webster Bank, Boston, .	2,000	2,080 00	2,000 00
5	Shoe & Leather N'l B'k, Boston,	500	750 00	500 00
20	State National Bank, Boston, .	2,000	2,220 00	2,000 00
20	Brockton Nat'l Bank, Brockton,	2,000	2,360 00	2,000 00
76	Old Colony N'l B'k, Plymouth,	7,600	8,740 00	7,600 00
45	Plymouth N'l B'k, Plymouth, .	4,500	4,725 00	4,500 00
10	Third N'l Bank, Springfield, .	1,000	2,200 00	1,000 00
		\$45,930	\$66,087 00	\$47,130 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$27,500 00	\$27,500 00
Boston & Lowell R.R. 4s, . . .	20,000	21,187 50	20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,000 00
Boyer Valley R.R. 3½s,	10,000	10,200 00	10,000 00
Burlington & Missouri River R.R. 6s,	16,000	19,360 00	19,200 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	20,400 00	20,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,950 00	10,000 00
Eastern R.R. 6s,	20,000	22,200 00	20,000 00
Fitchburg R.R. 4s,	10,000	11,150 00	10,000 00
Grafton & Upton R.R. 4s, . . .	15,000	14,250 00	14,000 00
Illinois Central R.R. 3½s, . . .	27,000	27,135 00	27,000 00
Illinois Central R.R. 4s, . . .	15,000	16,750 00	15,000 00
Maine Central R.R. 7s,	10,000	13,025 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	5,000	6,250 00	6,000 00
New York, Lackawanna & Western R.R. 6s,	15,000	20,100 00	19,500 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,425 00	10,000 00
Old Colony R.R. 4s,	35,000	39,425 00	35,000 00
Old Colony R.R. 4½s,	10,000	10,200 00	10,000 00
Penobscot Shore Line R.R. 4s, .	15,000	16,200 00	15,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	17,550 00	17,500 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,400 00	20,000 00
	\$343,000	\$379,657 50	\$355,700 00

Plymouth Five Cents Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,392 03	2 per cent.	\$50,000 00	4½ per cent.	\$2,000 00	5½ per cent.
30,000 00	3½ “	75,235 00	4½ “	181,875 00	6 “
133,470 00	4 “	587,770 00	5 “		

Amount invested in real estate for banking purposes,	\$12,791 98
Estimated value of the same,	13,500 00
Assessed value of the same,	15,600 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,672 67
Assessed value of the same,	5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 541	
Aggregate amount of the same,	534,075 00
Total number of loans upon real estate,	551
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	79,103 84
Times for the dividends fixed by the by-laws: second Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$29,930 19 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 26,854 20 }	56,784 39
Number of accounts opened during the year ending Oct. 31, 1901, 647	
Number of accounts closed during the year ending Oct. 31, 1901, 454	
Total number of open accounts Oct. 31, 1901,	5,331
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,615 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	220,863 31
Number of same,	4,600
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	240,100 58
Number of same,	3,133
Date of examination by commissioner: May 20.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 42.

AZOR O. WEBSTER, *President*.

ALFRED C. WEBSTER, *Treasurer*.

CHARLES L. ALLEN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

AZOR O. WEBSTER,

GEORGE F. BAGLEY,

M. D. F. STEERE.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$712,000 00	Deposits,	\$2,587,390 55
Bank stock, as per schedule, .	112,095 00	Guaranty fund, .	129,364 39
Loan on bank stock,	200 00	Interest account, .	92,754 87
Railroad bonds, as per schedule, .	521,000 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	5,000 00		
Real estate by foreclosure, . . .	19,197 70		
Loans on real estate,	624,700 00		
Loans on personal security, . . .	604,200 00		
Deposits in banks, on interest, .	90,740 09		
Expense account,	3,397 04		
Notes receivable,*	13,072 37		
Taxes and insurance,	909 68		
Cash on hand,	2,997 93		
	\$2,809,509 81		\$2,809,509 81

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Powow River National Bank, Amesbury,	\$28,625 91
Boston Safe Deposit and Trust Company, Boston,	62,114 18

Loan on Bank Stock:—

2 shares Powow River National Bank, Amesbury,	\$200 00*
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* Since reduced within legal limit.

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampshire, Mass., 4s, .	\$30,000	\$30,150 00	\$30,000 00
City of Bangor, Me., 6s, . . .	45,000	49,050 00	45,000 00
of Cambridge, Mass., 4s, . . .	30,000	32,100 00	30,000 00
of Cambridge, Mass., 6s, . . .	9,000	9,450 00	9,000 00
of Chelsea, Mass., 4s, . . .	50,000	56,000 00	50,000 00
of Chicago, Ill., 4s, . . .	75,000	83,250 00	75,000 00
of Fall River, Mass., 5s, . . .	10,000	11,000 00	10,000 00
of Fall River, Mass., 6s, . . .	10,000	11,250 00	10,000 00
of Indianapolis, Ind., 4s, . . .	25,000	28,000 00	25,000 00
of Kansas City, Mo., 4½s, . . .	60,000	67,200 00	60,000 00
of Lewiston, Me., 4s, . . .	25,000	28,125 00	25,000 00
of Lynn, Mass., 4s, . . .	30,000	33,600 00	30,000 00
of Malden, Mass., 4s, . . .	25,000	28,250 00	25,000 00
of Manchester, N. H., 4s, . . .	40,000	43,600 00	40,000 00
of Manchester, N. H., 6s, . . .	5,000	5,000 00	5,000 00
of Marlborough, Mass., 4s, . . .	30,000	31,950 00	30,000 00
of Medford, Mass., 4s, . . .	25,000	26,250 00	25,000 00
of Melrose, Mass., 4s, . . .	11,000	11,770 00	11,000 00
of Newton, Mass., 4s, . . .	20,000	21,800 00	20,000 00
of Newton, Mass., 6s, . . .	2,000	2,180 00	2,000 00
of Springfield, Mass., 6s, . . .	10,000	10,900 00	10,000 00
of Taunton, Mass., 4s, . . .	50,000	53,250 00	50,000 00
Town of Amesbury, Mass., 4s, . . .	45,000	47,435 00	45,000 00
of Arlington, Mass., 4s, . . .	25,000	29,250 00	25,000 00
of Billerica, Mass., 4s, . . .	25,000	28,750 00	25,000 00
	\$712,000	\$779,560 00	\$712,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Powow River National Bank, Amesbury,	\$6,000	\$6,420 00	\$6,000 00
75	Atlas National Bank, Boston, .	7,500	8,025 00	7,500 00
40	Blackstone N'l Bank, Boston, .	920	200 00	920 00
35	Boylston Nat'l Bank, Boston, .	3,500	3,675 00	3,500 00
42	Eliot National Bank, Boston, .	4,200	6,300 00	4,200 00
26	Faneuil Hall N'l Bank, Boston, .	2,600	3,380 00	2,600 00
15	First National Bank, Boston, .	1,500	2,625 00	1,500 00
50	First Ward Nat'l B'k, Boston, .	5,000	8,000 00	5,000 00
35	Merchants Nat'l Bank, Boston, .	3,500	6,125 00	3,500 00
30	N'l B'k of Commerce, Boston, .	3,000	3,780 00	3,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	19,600 00	10,000 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	N'l B'k of Redemption, Boston,	\$5,000	\$6,250 00	\$5,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,080 00	8,000 00
10	National City Bank, Boston, .	—	50 00	—
50	Nat'l Exchange Bank, Boston,	5,000	7,000 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,200 00	5,000 00
119	Nat'l Shawmut Bank, Boston,	11,900	23,800 00	11,900 00
25	National Union Bank, Boston,	2,500	3,775 00	2,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,704 00	2,600 00
15	New England N'l B'k, Boston,	1,500	2,160 00	1,500 00
21	Old Boston N'l B'k, Boston, .	2,100	2,079 00	2,100 00
18	Second National Bank, Boston,	1,800	3,240 00	1,800 00
49	Shawmut Nat'l Bank, Boston,	—	49 00	—
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,500 00
35	State National Bank, Boston, .	3,500	3,885 00	3,500 00
38	Suffolk National Bank, Boston,	3,800	4,370 00	3,800 00
24	Tremont Nat'l Bank, Boston, .	1,200	120 00	1,200 00
25	Georgetown N'l B'k, George- town,	2,500	2,500 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,175 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,625 00	2,100 00
		\$112,095	\$159,942 00	\$112,095 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,900 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	17,250 00	15,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,500 00	25,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	25,000	29,500 00	25,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	110,000 00	100,000 00
Chicago & Northwestern R.R. 3½s, .	25,000	25,750 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s, .	30,000	31,650 00	30,000 00
Eastern R.R. 6s,	46,000	51,290 00	46,000 00
Fitchburg R.R. 4s,	75,000	79,250 00	75,000 00
Illinois Central R.R. 4s,	50,000	56,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	58,250 00	50,000 00
Sullivan County R.R. 4s,	40,000	44,400 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,200 00	10,000 00
	\$521,000	\$576,940 00	\$521,000 00

Provident Institution for Savings, etc., Amesbury — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$62,114 18	2 per cent.	\$25,000 00	4½ per cent.	\$12,600 00	5½ per cent.
28,625 91	3 “	208,000 00	4½ “	78,400 00	6 “
225,000 00	4 “	10,000 00	4½ “	600 00	7 “
84,500 00	4½ “	585,000 00	5 “		

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	110 30
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	19,197 70
Assessed value of the same,	19,980 00
Net income received from same during year ending Oct. 31, 1901, . . .	497 41
Number of loans which are of an amount not exceeding \$3,000 each, 395	
Aggregate amount of the same,	323,000 00
Total number of loans upon real estate,	408
Amount of investments from which no income is received,	2,439 39
Gross amount of interest or profits, received or earned, as per books, during year ending Oct. 31, 1901,	124,102 62
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,424 94 } during the year ending Oct. 31, 1901, { 1½ per cent., 43,992 10 }	94,417 04
Number of accounts opened during the year ending Oct. 31, 1901, . . .	351
Number of accounts closed during the year ending Oct. 31, 1901, . . .	344
Total number of open accounts Oct. 31, 1901,	6,844
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,784 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	203,228 00
Number of same,	3,241
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	322,302 24
Number of same,	3,877
Date of examination by commissioner: March 26.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 119.

WILLIAM S. DEXTER, *President.*

HENRY PARKMAN, *Treasurer.*

PHILIP DEXTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. DEXTER,	CHARLES E. COTTING,
LOUIS CURTIS,	GORDON ABBOTT,
C. W. AMORY,	CHARLES F. ADAMS, 2d,
R. H. STEVENSON,	WALTER HUNNEWELL.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,305,900 00	Deposits, . . .	\$39,662,531 73
Bank stock, as per schedule, .	718,300 00	Guaranty fund, .	1,985,000 00
Loans on bank stock, . . .	23,400 00	Interest account, .	375,561 59
Railroad bonds, as per schedule, .	6,232,000 00	Profit and loss account, . . .	86,887 23
Loan on railroad bonds, . . .	600 00	Suspense account, .	956 98
Loans on railroad stock, . . .	6,000 00		
Boston Terminal Co. bonds, . .	1,000,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	16,105,970 00		
Loans on personal security, . .	6,724,000 00		
Loans to counties, cities or towns (notes),	981,901 66		
Deposits in banks, on interest, .	841,591 65		
Deposit in bank, not on interest, .	4,808 15		
Expense account,	19,186 25		
Cash on hand,	67,279 82		
	<u>\$42,110,937 53</u>		<u>\$42,110,937 53</u>

Cash on Deposit in Banks, amount in each : —

Merchants National Bank, Boston,	\$204,048 26
National Shawmut Bank, Boston,	106,271 46
National Union Bank, Boston,	91,878 84
National Webster Bank, Boston,	89,334 26
New England National Bank, Boston,	109,835 60
Old Boston National Bank, Boston,	62,767 37
Old Colony Trust Company, Boston,	44,057 72
Second National Bank, Boston,	133,398 11
State National Bank, Boston,	4,808 15

Provident Institution for Savings, etc., Boston — Continued.

Loans on Bank Stock, amount on each:—

90 shares Fourth National Bank, Boston,	\$6,000 00
42 shares Lechmere National Bank, Cambridge,	9,000 00
36 shares Charles River National Bank, Cambridge,	
12 shares National Exchange Bank, Boston,	
25 shares Wamesit National Bank, Lowell,	8,000 00
12 shares Railroad National Bank, Lowell,	
25 shares Traders National Bank, Lowell,	
20 shares Brockton National Bank, Brockton,	
6 shares National Hide and Leather Bank, Boston,	400 00
6 shares Thames National Bank, Norwich, Conn.,	

Loan on Railroad Bonds:—

\$600 New York, New Haven & Hartford R.R. 4s,	\$600 00
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Loans on Railroad Stock, amount on each:—

50 shares New York, New Haven & Hartford R.R.,	\$5,000 00
9 shares Boston & Lowell R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$210,000	\$210,000 00	\$210,000 00
Massachusetts 3½s,	200,000	208,000 00	200,000 00
County of Grafton, N. H., 4s,	9,000	9,090 00	9,000 00
of New Haven, Conn., 3½s,	40,000	41,200 00	40,000 00
of Strafford, N. H., 4s,	70,000	73,900 00	70,000 00
City of Beverly, Mass., 4s,	200,000	212,000 00	200,000 00
of Boston, Mass., 4s,	2,385,000	2,545,400 00	2,385,000 00
of Chelsea, Mass., 4s,	131,000	138,860 00	131,000 00
of Chicopee, Mass., 4s,	53,000	54,060 00	53,000 00
of Concord, N. H., 4s,	115,000	127,000 00	115,000 00
of Everett, Mass., 4s,	50,000	53,000 00	50,000 00
of Haverhill, Mass., 4s,	50,000	56,000 00	50,000 00
of Holyoke, Mass., 4s,	428,000	453,750 00	428,000 00
of Lowell, Mass., 4s,	495,000	553,450 00	495,000 00
of Lowell, Mass., 4½s,	31,000	31,310 00	31,000 00
of Manchester, N. H., 4s,	135,000	140,700 00	135,000 00
of Manchester, N. H., 6s,	1,000	1,000 00	1,000 00
of Meriden, Conn., 4s,	30,000	30,000 00	30,000 00
of New Bedford, Mass., 4s,	762,000	850,860 00	762,000 00
of New Haven, Conn., 4s,	275,000	297,000 00	275,000 00
of North Adams, Mass., 3½s,	62,000	62,620 00	62,000 00
of Pawtucket, R. I., 4s,	400,000	436,000 00	400,000 00*
of Pittsfield, Mass., 4s,	169,000	177,540 00	169,000 00

* A legal investment when made.

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 4s, .	\$1,000,000	\$1,137,500 00	\$1,000,000 00
of Quincy, Mass., 4s, .	130,000	140,900 00	130,000 00
of Rochester, N. H., 4s, .	160,000	177,600 00	160,000 00
of Rutland, Vt., 4s, .	269,000	298,590 00	269,000 00
of Somerville, Mass., 4s, .	55,000	57,200 00	55,000 00
of Springfield, Mass., 4s, .	129,000	136,290 00	129,000 00
of Stamford, Conn., 4s, .	96,000	107,520 00	96,000 00
Town of Braintree, Mass., 4s, .	24,000	26,640 00	24,000 00
of Burlington, Vt., 4s, .	100,000	106,000 00	100,000 00
of Cranston, R. I., 4s, .	50,000	54,500 00	50,000 00
of Cumberland, R. I., 4s, .	55,000	56,650 00	55,000 00
of Grafton, Mass., 4s, .	57,000	62,700 00	57,000 00
of Gt. Barrington, Mass., 4s, .	35,000	37,100 00	35,000 00
of Leominster, Mass., 4s, .	25,000	28,250 00	25,000 00
of Lexington, Mass., 4s, .	100,000	103,000 00	100,000 00
of Manchester, Mass., 3½s, .	70,000	70,700 00	70,000 00
of Plymouth, Mass., 4s, .	36,400	37,856 00	36,400 00
of St. Albans, Vt., 3½s, .	30,000	30,300 00	30,000 00
of Tiverton, R. I., 4s, .	21,000	22,260 00	21,000 00
of Ware, Mass., 4s, .	20,000	20,600 00	20,000 00
of Wellesley, Mass., 4s, .	100,000	108,000 00	100,000 00
of Westerly, R. I., 4s, .	200,000	224,000 00	200,000 00
of W. Springfield, Mass., 4s, .	165,000	186,450 00	165,000 00
Attleborough, Mass. (Fire Dis- trict), 4s, .	25,000	28,000 00	25,000 00
Foxborough, Mass. (Fire Dis- trict), 4s, .	52,500	55,650 00	52,500 00
	\$9,305,900	\$10,076,996 00	\$9,305,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	\$24,600	\$30,012 00	\$24,600 00
675	Atlas National Bank, Boston, .	67,500	72,225 00	67,500 00
50	First National Bank, Boston, .	5,000	8,750 00	5,000 00
1000	Merchants N'l Bank, Boston, .	100,000	175,000 00	100,000 00
75	N'l B'k of Commerce, Boston, .	7,500	9,450 00	7,500 00
150	N'l B'k of the Republic, Boston, .	15,000	22,650 00	15,000 00
315	National City Bank, Boston, .	—	1,575 00	—
150	N'l Hide & Leather B'k, Boston, .	15,000	18,600 00	15,000 00

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
500	Nat'l Shawmut Bank, Boston, .	\$50,000	\$100,000 00	\$50,000 00
312	National Union Bank, Boston, .	31,200	47,112 00	31,200 00
666	Nat'l Webster Bank, Boston, .	66,600	69,264 00	66,600 00
349	New England N'l B'k, Boston, .	34,900	50,256 00	34,900 00
350	Old Boston Nat'l B'k, Boston, .	35,000	34,650 00	35,000 00
848	Second National Bank, Boston, .	84,800	152,640 00	84,800 00
284	Shawmut Nat'l Bank, Boston, .	—	284 00	—
500	Shoe & Leather N'l B'k, Boston, .	50,000	75,000 00	50,000 00
561	State National Bank, Boston, .	56,100	62,271 00	56,100 00
300	Suffolk Nat'l Bank, Boston, .	30,000	34,500 00	30,000 00
500	Tremont Nat'l Bank, Boston, .	25,000	5,000 00	5,000 00
401	Washington N'l Bank, Boston, .	40,100	44,511 00	40,100 00
		\$738,300	\$1,013,750 00	\$718,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$400,000	\$444,000 00	\$400,000 00
Boston & Lowell R.R. 4s,	616,000	646,080 00	616,000 00
Boston & Lowell R.R. 4½s,	20,000	20,200 00	20,000 00
Boston & Maine R.R. 4s,	1,074,000	1,095,480 00	1,074,000 00
Boston & Maine R.R. 4½s,	100,000	125,000 00	100,000 00
Boston & Providence R.R. 4s,	150,000	163,500 00	150,000 00
Burlington & Missouri River R.R. 6s,	200,000	242,000 00	200,000 00
Chic., Burlington & Quincy R.R. 4s,	394,000	409,760 00	394,000 00
Chic., Burlington & Quincy R.R. 5s,	88,000	99,440 00	88,000 00
Connecticut River R.R. 4s,	250,000	287,500 00	250,000 00
Dakota Central R.R. 6s,	100,000	112,000 00	100,000 00
Eastern R.R. 6s,	330,000	366,300 00	330,000 00
Fitchburg R.R. 4s,	300,000	336,000 00	300,000 00
Fitchburg R.R. 5s,	650,000	653,000 00	650,000 00
Hannibal & St. Joseph R.R. 6s,	100,000	119,000 00	100,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Illinois Central R.R. 4s,	100,000	111,000 00	100,000 00
Minnesota & Iowa R.R. 3½s,	100,000	102,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	115,000 00	100,000 00
Old Colony R.R. 4s,	1,060,000	1,176,600 00	1,060,000 00
	\$6,232,000	\$6,724,860 00	\$6,232,000 00

Provident Institution for Savings, etc., Boston—Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$1,000,000	\$1,160,000 00	\$1,000,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$841,591 65	2 per cent.	\$59,000 00	3¾ per cent.	\$265,000 00	4½ per cent.
50,000 00	3¼ “	465,765 00	3¾ “	1,112,300 00	4¼ “
760,000 00	3¼ “	3,659,000 00	3¾ “	669,870 00	4½ “
7,052,536 66	3½ “	150,000 00	3½ “	181,550 00	5 “
228,000 00	3¼½ “	9,168,550 00	4 “	20,300 00	6 “

Amount invested in real estate for banking purposes,	\$80,000 00
Estimated value of the same,	565,000 00
Assessed value of the same,	565,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 65	
Aggregate amount of the same,	124,570 00
Total number of loans upon real estate,	415
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	1,617,767 07
Times for the dividends fixed by the by-laws: Tuesday before the third Wednesday in January and July; payable two days later.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$644,518 56 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 652,996 55 }	1,297,515 11
Number of accounts opened during the year ending Oct. 31, 1901, 10,552	
Number of accounts closed during the year ending Oct. 31, 1901, 9,129	
Total number of open accounts Oct. 31, 1901,	96,779
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	59,158 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	6,080,739 00
Number of same,	86,777
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	6,381,897 73
Number of same,	78,592
Date of examination by commissioners: November 14 and 15.	

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 38.

RUPERT F. CLAFLIN, *President.*

CLARENCE BURGIN, *Treasurer.*

CLARENCE BURGIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAFLIN,
EDWIN W. MARSH,

JOHN Q. A. FIELD,
ELIAS A. PERKINS.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schednle, .	\$212,500 00	Deposits, . . .	\$2,788,776 82
Bank stock, as per schedule, .	130,121 25	Guaranty fund, .	109,000 00
Loans on bank stock, . . .	28,540 00	Interest account, .	13,359 52
Railroad bonds as per schedule, .	405,625 00	Profit and loss account, . . .	69,654 75
Real estate (for banking purposes), . . .	72,024 39	Rent account, . . .	1,205 31
Real estate by foreclosure, . . .	14,405 96	Bank liquidation account, . . .	4,009 12
Loans on real estate, . . .	1,359,618 57		
Loans on personal security, . . .	712,127 00		
Deposits in banks, on interest, .	29,554 34		
Expense account, . . .	422 65		
Bank stock taken to secure indebtedness, . . .	13,698 00		
Real estate taken to secure indebtedness, . . .	4,129 07		
Cash on hand, . . .	3,239 29		
	<u>\$2,986,005 52</u>		<u>\$2,986,005 52</u>

Cash on Deposit in Banks, amount in each :—

National Granite Bank, Quincy,	\$14,007 55
National Mount Wollaston Bank, Quincy,	15,546 79

Loans on Bank Stock, amount on each :—

8 shares National Granite Bank, Quincy,	\$800 00
16 shares National Granite Bank, Quincy,	1,600 00
50 shares National Granite Bank, Quincy,	5,000 00
23 shares National Granite Bank, Quincy,	2,300 00
20 shares Mount Wollaston National Bank, Quincy,	1,840 00
150 shares Mechanics National Bank, Boston,	15,000 00
20 shares Thames National Bank, Norwich, Conn.,	2,000 00

Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$5,000	\$5,487 00	\$5,000 00
of Kansas City, Mo., 4½s, . .	10,000	11,300 00	10,000 00
of Medford, Mass., 4s, . .	2,000	2,240 00	2,000 00
of Melrose, Mass., 4s, . .	3,000	3,360 00	3,000 00
of Pittsburgh, Pa., 3½s, . .	25,000	25,187 00	25,000 00
of Quincy, Mass., 3½s, . .	22,500	22,612 00	22,500 00
of Saginaw, Mich., 3½s, . .	8,000	8,240 00	8,000 00
of St. Joseph, Mo., 3½s, . .	33,500	34,170 00	33,500 00
Town of Canton, Mass., 4s, . .	22,000	23,430 00	22,000 00
of Needham, Mass., 4s, . .	18,500	19,980 00	18,500 00
of Orange, Mass., 4s, . .	8,000	8,720 00	8,000 00
of Randolph, Mass., 4s, . .	10,000	11,150 00	10,000 00
of Stoughton, Mass., 4s, . .	25,000	26,375 00	25,000 00
of Weymouth, Mass., 4s, . .	20,000	21,500 00	20,000 00
	\$212,500	\$223,751 00	\$212,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Atlas National Bank, Boston, .	\$6,200	\$6,634 00	\$6,909 25
33	Boston Nat'l Bank, Boston, .	—	33 00	—
200	Colonial Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
17	Eliot National Bank, Boston, .	1,700	2,550 00	1,706 20
250	Manufacturers N'l B'k, Boston,	—	750 00	—
25	Merchants N'l Bank, Boston, .	2,500	4,375 00	2,657 50
33	N'l B'k of Commerce, Boston,	3,300	4,158 00	3,795 00
75	N'l B'k of the Republic, Boston,	7,500	11,325 00	9,600 00
19	National City Bank, Boston, .	—	95 00	344 00
20	Nat'l Exchange Bank, Boston,	2,000	2,800 00	2,475 33
12	N'l Hide & Leather B'k, Boston,	1,200	1,488 00	1,239 00
12	National Revere Bank, Boston,	228	36 00	355 84
39	Nat'l Rockland Bank, Boston, .	3,900	4,992 00	5,318 50
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,300 00
50	New England N'l B'k, Boston,	5,000	7,200 00	6,525 00
34	Shoe & Leather N'l B'k, Boston,	3,400	5,100 00	3,587 00
26	State National Bank, Boston, .	2,600	2,886 00	2,800 00
37	Tremont Nat'l Bank, Boston, .	1,850	370 00	2,384 25
8	Washington N'l Bank, Boston,	800	888 00	844 00
200	Nat'l Granite Bank, Quincy, .	20,000	26,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy,	20,800	24,960 00	24,485 00
		\$104,278	\$137,992 00	\$130,121 25

Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boyer Valley R.R. 3½s,	\$25,000	\$25,500 00	\$25,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	76,500 00	75,000 00
Chic., Burlington & Quincy R.R. 5s,	24,000	27,480 00	24,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,875 00	25,000 00
Fitchburg R.R. 4s,	44,000	44,560 00	44,000 00
Illinois Central R.R. 3s,	25,000	22,500 00	22,625 00
Illinois Central R.R. 3½s,	75,000	75,750 00	75,000 00
Illinois Central R.R. 4s,	15,000	17,175 00	15,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
Penobscot Shore Line R.R. 4s,	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,375 00	25,000 00
	\$408,000	\$423,965 00	\$405,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,554 34	2 per cent.	\$279,000 00	4½ per cent.	\$91,816 00	5½ per cent.
25,000 00	3½ "	286,350 00	4½ "	223,075 00	6 "
25,000 00	3¾ "	34,000 00	4¾ "	1,500 00	7 "
156,400 00	4 "	977,544 57	5 "	600 00	7½ "

Amount invested in real estate for banking purposes,	\$72,024 39
Estimated value of the same,	72,024 39
Assessed value of the same,	55,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	2,000 55
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,405 96
Assessed value of the same,	17,375 00
Net income received from same during year ending Oct. 31, 1901, . . .	879 23
Number of loans which are of an amount not exceeding \$3,000 each, 441	
Aggregate amount of the same,	637,663 00
Total number of loans upon real estate,	515
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	126,010 40
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable the day following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$49,466 75 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 51,143 85 }	100,610 60
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,293
Number of accounts closed during the year ending Oct. 31, 1901, . . .	726
Total number of open accounts Oct. 31, 1901,	9,596

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$7,642 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	606,805 26
Number of same,	9,818
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	517,701 88
Number of same,	6,993
Date of examination by commissioner: March 14.	

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 32.

J. WHITE BELCHER, *President.*

HERBERT W. PRATT, *Treasurer.*

HERBERT W. PRATT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD,

HERBERT W. PRATT,

J. WINSOR PRATT,

DANIEL B. WHITE,

ASA P. FRENCH.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M., 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$119,000 00	Deposits, . . .	\$1,328,121 78
Bank stock, as per schedule, .	98,600 00	Guaranty fund, .	65,000 00
Railroad bonds, as per schedule, .	330,750 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	25,000 00	count, . . .	17,537 32
Real estate by foreclosure, .	49,382 68		
Loans on real estate, . . .	291,843 48		
Loans on personal security, .	402,365 00		
Loans to counties, cities or towns			
(notes),	15,000 00		
Deposits in banks, on interest, .	72,041 25		
Premium account,	4,264 17		
Cash on hand,	2,412 52		
	<u>\$1,410,659 10</u>		<u>\$1,410,659 10</u>

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$67,079 81
Home National Bank, Brockton,	4,961 44

Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s, . . .	\$25,000	\$27,375 00	\$25,000 00
of Brockton, Mass., 4s, . . .	15,000	15,487 50	15,000 00
of Brockton, Mass., 5s, . . .	10,000	11,275 00	10,000 00
of Fall River, Mass., 5s, . . .	1,000	1,115 00	1,000 00
of Springfield, Mass., 7s, . . .	15,000	15,712 50	15,000 00
Town of Randolph, Mass., 4s, . . .	20,000	20,675 00	20,000 00
of Rockingham, Vt., 4s, . . .	1,000	1,027 50	1,000 00
of Rockland, Mass., 4s, . . .	12,000	12,880 00	12,000 00
of So. Abington, Mass., 4s, . . .	5,000	5,375 00	5,000 00
of Winchester, Mass., 4s, . . .	15,000	15,212 50	15,000 00
	\$119,000	\$126,135 00	\$119,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlantic Nat'l Bank, Boston, .	\$7,500	\$9,150 00	\$7,500 00
50	Atlas National B'k, Boston, .	5,000	5,350 00	5,000 00
37	Central National Bank, Boston, .	3,700	4,366 00	3,700 00
50	Continental N'l Bank, Boston, .	—	250 00	—
20	Eliot National Bank, Boston, .	2,000	3,000 00	2,000 00
100	Merchants Nat'l Bank, Boston, .	10,000	17,500 00	10,000 00
50	N'l B'k of Commerce, Boston, .	5,000	6,300 00	5,000 00
126	National Bank of the Common- wealth, Boston,	12,600	24,696 00	12,600 00
75	N'l B'k of Redemption, Boston, .	7,500	9,375 00	7,500 00
50	National City Bank, Boston, .	—	250 00	—
27	Nat'l Exchange Bank, Boston, .	2,700	3,780 00	2,700 00
66	N'l Hide & Leather B'k, Boston, .	6,600	8,184 00	6,600 00
25	National Union Bank, Boston, .	2,500	3,775 00	2,500 00
50	New England N'l B'k, Boston, .	5,000	7,200 00	5,000 00
30	Shawmut Nat'l Bank, Boston, .	—	30 00	—
46	State National Bank, Boston, .	4,600	5,106 00	4,600 00
10	Third National Bank, Boston, .	1,000	1,060 00	1,000 00
50	Home Nat'l Bank, Brockton, .	5,000	8,750 00	5,000 00
97	Central National Bank, Lynn, .	9,700	14,550 00	9,700 00
35	National City Bank, Lynn, . .	3,500	5,425 00	3,500 00
16	Blue Hill Nat'l Bank, Milton, .	1,600	2,000 00	1,600 00
25	Taunton Nat'l Bank, Taunton, .	2,500	3,125 00	2,500 00
6	Union Nat'l Bank, Weymouth, .	600	468 00	600 00
		\$98,600	\$143,690 00	\$98,600 00

Randolph Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,625 00	\$20,000 00
Boston & Maine R.R. 4s,	48,000	54,720 00	48,000 00
Concord & Montreal R.R. 4s,	25,000	27,375 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	17,250 00	15,000 00
Fitchburg R.R. 4s,	20,000	22,150 00	20,000 00
Illinois Central R.R. 3s,	25,000	22,500 00	22,750 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
Illinois Central R.R. 4s,	30,000	34,200 00	30,000 00
Maine Central R.R. 7s,	10,000	13,000 00	10,000 00
Old Colony R.R. 4s,	80,000	89,000 00	80,000 00
Sullivan County R.R. 4s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,375 00	25,000 00
	\$333,000	\$365,545 00	\$330,750 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,961 44	2 per cent.	\$116,700 00	4½ per cent.	\$16,675 00	5½ per cent.
67,079 81	2½ "	125,000 00	4¾ "	32,220 79	6 "
40,000 00	4 "	266,612 69	5 "	2,000 00	6½ "
110,000 00	4¼ "				

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$49,382 68
Assessed value of the same, 35,000 00
Net income received from same during year ending Oct. 31, 1901, 475 48
Number of loans which are of an amount not exceeding \$3,000 each, 103
Aggregate amount of the same, 98,445 00
Total number of loans upon real estate, 136
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901, 61,890 03
Times for the dividends fixed by the by-laws: last business day in March and September; payable April 1 and October 1.

Randolph Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$25,251 40 }	
during the year ending Oct. 31, 1901, . . . { 2 per cent., 25,421 48 }	\$50,672 88
Number of accounts opened during the year ending Oct. 31, 1901, . . .	288
Number of accounts closed during the year ending Oct. 31, 1901, . . .	220
Total number of open accounts Oct. 31, 1901,	3,086
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,242 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	143,285 64
Number of same,	1,754
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	163,736 98
Number of same,	1,809
Date of examination by commissioner: March 1.	

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 49.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. T. HARVELL,

WALTER B. STUDLEY,

J. A. TORREY,

H. E. FULLER,

E. P. TORREY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$83,500 00	Deposits,	\$1,105,406 99
Bank stock, as per schedule, .	18,070 00	Gnaranty fund, .	55,020 00
Loan on bank stock,	50 00	Interest account, .	20,133 19
Railroad bonds, as per schedule,	248,000 00	Suspense account, .	52 13
Boston Terminal Co. bonds, .	15,000 00		
Real estate (for banking purposes),	62,000 00		
Real estate by foreclosure, . .	28,665 63		
Loans on real estate,	573,145 00		
Loans on personal security, . .	97,261 00		
Loans to counties, cities or towns (notes),	38,000 00		
Deposits in banks, on interest, .	14,130 91		
Expense account,	757 12		
Insurance account,	116 60		
Tax account,	741 75		
Cash on hand,	1,174 30		
	<hr/> \$1,180,612 31		<hr/> \$1,180,612 31

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$4,448 29
First National Bank, Rockland,	9,682 62

Loan on Bank Stock:—

5 shares First National Bank, Rockland,	\$50 00
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Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Bangor, Me., 6s, . . .	\$5,000	\$5,400 00	\$5,000 00
of Brockton, Mass., 4s, . . .	1,000	1,090 00	1,000 00
of Chicago, Ill., 4s, . . .	12,000	13,080 00	12,000 00
of Dover, N. H., 4s, . . .	5,000	5,400 00	5,000 00
of Dubuque, Iowa, 4s, . . .	5,000	5,350 00	5,000 00
of Newburyport, Mass., 4s, . .	5,000	5,500 00	5,000 00
of New London, Conn., 4s, . .	4,000	4,400 00	4,000 00
of Quincy, Mass., 4s, . . .	5,000	5,750 00	5,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,650 00	5,000 00
of Springfield, Ohio, 4½s, . . .	1,000	1,130 00	1,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,250 00	5,000 00
of Youngstown, Ohio, 5s, . . .	6,000	6,360 00	6,000 00
Town of Framingham, Mass., 4s, .	5,000	5,200 00	5,000 00
of Orange, Mass., 4s, . . .	4,000	4,160 00	4,000 00
of Rockland, Mass., 4s, . . .	1,000	1,000 00	1,000 00
of Ware, Mass., 4s, . . .	4,000	4,000 00	4,000 00
of Weymouth, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Woodstock, N. H., 4s, . . .	5,500	5,995 00	5,500 00
	\$83,500	\$90,065 00	\$83,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
12	Abington Nat'l B'k, Abington,	\$1,200	\$1,260 00	\$1,200 00
42	Continental N'l Bank, Boston,	-	210 00	-
15	Freemans Nat'l Bank, Boston,	1,500	1,515 00	1,500 00
67	Howard Nat'l Bank, Boston, .	4,489	1,005 00	2,358 00
35	Manufacturers N'l B'k, Boston,	-	105 00	-
30	N'l Hide & Leather B'k, Boston,	3,000	3,720 00	3,000 00
48	Nat'l Revere Bank, Boston, .	912	144 00	912 00
21	National Granite B'k, Quincy,	2,100	2,898 00	2,100 00
63	First National Bank, Rockland,	6,300	6,930 00	6,300 00
7	Union Nat'l Bank, Weymouth,	700	546 00	700 00
		\$20,201	\$18,333 00	\$18,070 00

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$17,000	\$18,660 00	\$17,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,470 00	10,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	40,000	40,800 00	40,000 00
Dexter & Piscataquis R.R. 4s, . .	5,000	5,500 00	5,000 00
Fitchburg R.R. 4s, . . .	30,000	32,650 00	30,000 00
Illinois Central R.R. 3½s, . . .	35,000	35,350 00	35,000 00
Maine Central R.R. 4s, . . .	5,000	5,250 00	5,000 00
Newport & Richford R.R. 5s, . .	5,000	5,400 00	5,000 00*
New York, Lackawanna & Western R.R. 6s, . . .	17,000	22,780 00	23,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	15,000	15,750 00	15,000 00
Old Colony R.R. 4s, . . .	6,000	6,660 00	6,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	16,050 00	15,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, . . .	5,000	6,000 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	5,000	6,650 00	5,000 00
Upper Coos R.R. 4s, . . .	2,000	2,140 00	2,000 00
Upper Coos R.R. 4½s, . . .	15,000	17,250 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,650 00	5,000 00
	\$242,000	\$264,210 00	\$248,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$15,000	\$17,400 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,130 91	2 per cent.	\$22,000 00	4½ per cent.	\$13,250 00	5½ per cent.
20,000 00	3½ " "	213,305 00	5 " "	421,901 00	6 " "
18,000 00	4 " "				

Rockland Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	58,195 00
Net income received from same during year ending Oct. 31, 1901,	2,065 25
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	28,665 63
Assessed value of the same,	27,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 735	
Aggregate amount of the same,	476,106 00
Total number of loans upon real estate,	682
Amount of investments from which no income is received,	3,075 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	54,342 16
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,631 54 } during the year ending Oct. 31, 1901, { 1½ per cent., 18,275 99 }	38,907 53
Number of accounts opened during the year ending Oct. 31, 1901,	545
Number of accounts closed during the year ending Oct. 31, 1901,	445
Total number of open accounts Oct. 31, 1901,	3,894
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,182 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	202,042 58
Number of same,	3,671
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	216,903 18
Number of same,	3,056
Date of examination by commissioner: March 28.	

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 152.

EDWARD D. ROPES, *President.*

CHARLES S. REA, *Treasurer.*

CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD D. ROPES,

GEORGE H. ALLEN,

DANIEL A. VARNEY,

HENRY C. LEACH,

GEORGE R. JEWETT,

WILLIAM P. McMULLAN.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,319,200 00	Deposits,	\$7,725,130 79
Bank stock, as per schedule, .	351,885 00	Guaranty fund, .	390,000 00
Loans on bank stock,	11,275 00	Profit and loss account,	87,619 29
Railroad bonds, as per schedule, .	1,891,590 00		
Boston Terminal Co. bonds, .	100,000 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,949,745 00		
Loans on personal security, .	873,775 00		
Loans to counties, cities or towns (notes),	506,929 00		
Deposits in banks, on interest, .	116,644 33		
Cash on hand,	21,706 75		
	<u>\$8,202,750 08</u>		<u>\$8,202,750 08</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$64,291 09
Asiatic National Bank, Salem,	52,353 24

Loans on Bank Stock, amount on each:—

25 shares Metacomet National Bank, Fall River,	} \$5,000 00
25 shares Fall River National Bank, Fall River,	
20 shares High Street Bank, Providence, R. I.,	
75 shares Metacomet National Bank, Fall River,	5,000 00
11 shares Warren National Bank, Peabody,	800 00
5 shares National Security Bank, Lynn,	475 00

Salem Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Allegheny, Penn., 4s, . . .	\$13,000	\$13,325 00	\$13,000 00
of Bangor, Me., 6s, . . .	24,000	26,160 00	24,000 00
of Bath, Me., 6s, . . .	1,000	1,000 00	1,000 00*
of Beverly, Mass., 4s, . . .	10,000	10,650 00	10,000 00
of Boston, Mass., 3½s, . . .	50,000	52,000 00	50,000 00
of Boston, Mass., 5s, . . .	130,000	140,300 00	130,000 00
of Burlington, Vt., 3½s, . . .	85,000	88,400 00	85,000 00
of Canton, Ohio, 3½s, . . .	15,000	15,150 00	15,000 00
of Canton, Ohio, 4s, . . .	38,000	39,140 00	38,000 00
of Canton, Ohio, 5s, . . .	20,000	21,050 00	20,000 00
of Central Falls, R. I., 4s, . . .	39,000	39,390 00	39,000 00
of Cleveland, Ohio, 3.65s, . . .	35,000	35,000 00	35,000 00*
of Cleveland, Ohio, 4s, . . .	18,000	18,090 00	18,000 00*
of Columbus, Ohio, 4s, . . .	100,000	102,300 00	100,000 00*
of Dayton, Ohio, 4s, . . .	100,000	102,000 00	100,000 00
of Detroit, Mich., 7s, . . .	13,000	14,560 00	13,000 00
of East Saginaw, Mich., 5s, . . .	2,000	2,010 00	2,000 00
of Everett, Mass., 4s, . . .	14,000	14,350 00	14,000 00
of Fall River, Mass., 4s, . . .	21,000	21,420 00	21,000 00
of Fall River, Mass., 6s, . . .	50,000	54,500 00	50,000 00
of Fitchburg, Mass., 4s, . . .	112,000	118,680 00	112,000 00
of Gloucester, Mass., 3½s, . . .	44,600	45,316 00	44,600 00
of Grand Rapids, Mich., 4½s, . . .	126,000	140,110 00	126,000 00
of Haverhill, Mass., 4s, . . .	25,000	25,500 00	25,000 00
of Lawrence, Mass., 4s, . . .	10,000	10,200 00	10,000 00
of Lowell, Mass., 3½s, . . .	1,000	1,005 00	1,000 00
of Lynn, Mass., 4s, . . .	50,000	52,140 00	50,000 00
of Malden, Mass., 3½s, . . .	16,000	16,135 00	16,000 00
of Malden, Mass., 4s, . . .	4,000	4,010 00	4,000 00
of Manchester, N. H., 4s, . . .	10,000	10,000 00	10,000 00
of Manchester, N. H., 6s, . . .	50,000	50,000 00	50,000 00
of Marlborough, Mass., 4s, . . .	37,000	39,220 00	37,000 00
of Middletown, Conn., 3.65s, . . .	5,000	5,200 00	5,000 00
of Middletown, Conn., 4s, . . .	25,000	27,000 00	25,000 00
of Milwaukee, Wis., 5s, . . .	26,500	26,790 00	26,500 00
of Minneapolis, Minn., 4s, . . .	50,000	56,000 00	50,000 00
of Newton, Mass., 4s, . . .	20,000	20,100 00	20,000 00
of Pawtucket, R. I., 4s, . . .	16,000	16,160 00	16,000 00*
of Portsmouth, N. H., 4s, . . .	50,000	53,250 00	50,000 00
of Quincy, Mass., 3½s, . . .	86,000	87,780 00	86,000 00
of Quincy, Mass., 4s, . . .	9,500	9,880 00	9,500 00
of Saginaw, Mich., 4s, . . .	67,000	70,085 00	67,000 00
of Salem, Mass., 4s, . . .	54,000	56,670 00	54,000 00
of Salem, Mass., 5s, . . .	15,000	15,600 00	15,000 00
of Somersworth, N. H., 4s, . . .	14,000	14,200 00	14,000 00
of Somerville, Mass., 4s, . . .	60,000	60,770 00	60,000 00
of Springfield, Ohio, 5s, . . .	6,000	6,080 00	6,000 00
of St. Joseph, Mo., 6s, . . .	20,000	20,800 00	20,000 00
of Syracuse, N. Y., 4s, . . .	49,500	50,820 00	49,500 00

* Legal investments when made. *

Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4s, . .	\$23,000	\$23,345 00	\$23,000 00
of Waterville, Me., 4s, . .	50,000	52,500 00	50,000 00*
of Worcester, Mass., 4½s, . .	50,000	52,000 00	50,000 00
of Youngstown, Ohio, 6s, . .	4,000	4,120 00	4,000 00
Town of Bourne, Mass., 4s, . .	11,200	11,536 00	11,200 00
of Chatham, Mass., 4½s, . .	4,000	4,480 00	4,000 00
of Framingham, Mass., 4s, . .	10,500	10,605 00	10,500 00
of Hamilton, Mass., 4s, . .	22,900	23,998 00	22,900 00
of Kingston, Mass., 4s, . .	7,500	7,912 00	7,500 00
of Marblehead, Mass., 4s, . .	31,000	32,860 00	31,000 00
of Melrose, Mass., 4s, . .	11,000	11,880 00	11,000 00
of Palmer, Mass., 4s, . .	34,000	36,040 00	34,000 00
of Peabody, Mass., 4s, . .	36,000	37,080 00	36,000 00
of Pepperell, Mass., 4s, . .	13,000	13,260 00	13,000 00
of South Norwalk, Conn., 4s, .	52,000	54,600 00	52,000 00
of Warren, R. I., 4s, . .	18,000	18,360 00	18,000 00
of Watertown, Mass., 3½s, . .	36,000	36,180 00	36,000 00
of Watertown, Mass., 4s, . .	12,000	12,120 00	12,000 00
of Wellesley, Mass., 4s, . .	16,000	16,620 00	16,000 00
of Westfield, Mass., 4s, . .	19,000	19,380 00	19,000 00
of Weymouth, Mass., 4s, . .	10,000	10,800 00	10,000 00
of Winchester, Mass., 4s, . .	11,000	11,770 00	11,000 00
	\$2,319,200	\$2,421,742 00	\$2,319,200 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, .	\$1,000	\$1,070 00	\$1,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	2,625 00	2,500 00
66	Lincoln Nat'l Bank, Boston, .	660	198 00	660 00
583	Merchants N'l Bank, Boston, .	58,300	102,025 00	58,300 00
502	N'l B'k of Commerce, Boston,	50,200	63,252 00	50,200 00
100	National Bank of the Common- wealth, Boston,	10,000	19,600 00	10,000 00
125	N'l B'k of Redemption, Boston,	12,500	15,625 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	24,915 00	16,500 00
205	National City Bank, Boston, .	-	1,025 00	-
52	N'l Hide & Leather B'k, Boston,	5,200	6,448 00	5,200 00
60	Nat'l Shawmut Bank, Boston, .	6,000	12,000 00	9,000 00
80	National Union Bank, Boston,	8,000	12,080 00	8,000 00
223	Second National Bank, Boston,	22,300	40,140 00	22,300 00
75	Shawmut Nat'l Bank, Boston,	-	75 00	-

Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	State National Bank, Boston, .	\$5,000	\$5,550 00	\$5,000 00
66	Suffolk National Bank, Boston, .	6,600	7,590 00	6,600 00
100	Tremont Nat'l B'k, Boston, .	5,000	1,000 00	5,000 00
20	Beverly National B'k, Beverly, .	2,000	2,820 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
150	First National Bank, Chelsea, .	15,000	15,000 00	15,000 00
20	Marblehead National Bank, Marblehead,	2,000	1,660 00	2,000 00
45	National Grand Bank, Marblehead,	4,500	5,175 00	4,500 00
625	Asiatic National Bank, Salem, .	18,750	17,500 00	18,750 00
134	First National Bank, Salem, .	13,400	8,040 00	13,400 00
50	Mercantile Nat'l B'k, Salem, .	5,000	5,100 00	5,000 00
910	Merchants Nat'l Bank, Salem, .	45,500	60,060 00	45,500 00
85	Nat'l Exchange Bank, Salem, .	2,975	425 00	2,975 00
100	Naumkeag Nat'l Bank, Salem, .	10,000	12,500 00	10,000 00
100	Salem National Bank, Salem, .	10,000	5,000 00	10,000 00
		\$348,885	\$465,998 00	\$351,885 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$25,000	\$28,000 00	\$25,000 00
Boston & Lowell R.R. 4s,	113,000	119,795 00	113,000 00
Boston & Maine R.R. 3s,	80,000	75,200 00	76,215 00
Boston & Maine R.R. 4s,	100,000	112,900 00	100,000 00
Boston & Maine R.R. 4½s,	100,000	126,000 00	100,000 00
Boston & Providence R.R. 4s, . . .	50,000	54,500 00	50,000 00
Boston, Winthrop & Shore R.R. 5s, .	30,000	32,100 00	30,000 00
Chic., Burlington & Quincy R.R. 3½s, .	50,000	51,000 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s, . . .	100,000	110,000 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s, .	50,000	58,000 00	50,000 00
Fitchburg R.R. 4s,	81,000	82,835 00	81,000 00
Fitchburg R.R. 5s,	92,000	93,990 00	92,000 00
Illinois Central R.R. 3s,	50,000	45,000 00	45,375 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Maine Central R.R. 4s,	102,000	107,610 00	102,000 00
Maine Central R.R. 5s,	5,000	5,700 00	5,000 00
Michigan Central R.R. 5s,	87,000	87,000 00	87,000 00
Michigan Central R.R. 7s,	38,000	38,380 00	38,000 00
Minnesota & Iowa R.R. 3½s, . . .	100,000	102,000 00	100,000 00

Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New London & Northern R.R. 4s, .	\$16,000	\$16,800 00	\$16,000 00
New York Central & Hudson River R.R. 7s, .	50,000	52,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s, .	25,000	26,250 00	25,000 00
New York, New Haven & Hartford R.R. 4s, .	20,000	20,200 00	20,000 00
Old Colony R.R. 4s, .	100,000	106,750 00	100,000 00
Old Colony R.R. 4½s, .	20,000	20,500 00	20,000 00
Portland & Ogdensburg R.R. 3½s, .	100,000	101,000 00	100,000 00
Princeton & Northwestern R.R. 3½s, .	50,000	51,000 00	50,000 00
Providence & Worcester R.R. 4s, .	25,000	29,000 00	25,000 00
Sullivan County R.R. 4s, .	10,000	11,000 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	11,000	11,220 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	100,480 00	95,000 00
	\$1,900,000	\$2,003,210 00	\$1,891,590 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$116,644 33	2 per cent.	\$34,600 00	3½ per cent.	\$243,800 00	4½ per cent.
25,000 00	3 “	144,800 00	3½ “	569,725 00	4½ “
20,000 00	3¼ “	260,655 00	3½ “	694,295 00	5 “
50,000 00	3½ “	83,000 00	3¾ “	14,150 00	5½ “
20,000 00	3¾ “	1,143,574 00	4 “	38,125 00	6 “

Salem Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	58,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	4,174 10
Number of loans which are of an amount not exceeding \$3,000 each, 254	
Aggregate amount of the same,	315,775 00
Total number of loans upon real estate,	354
Amount of investments from which no income is received,	8,635 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	344,117 83
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$130,880 97 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 130,580 19 }	261,461 16
Number of accounts opened during the year ending Oct. 31, 1901, . . .	949
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,102
Total number of open accounts Oct. 31, 1901,	15,782
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	16,768 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	655,183 20
Number of same,	7,024
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	936,626 77
Number of same,	10,015
Date of examination by commissioner: September 3.	

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 166.

WILLIAM H. JELLY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY,

HENRY A. HALE,

WILLIAM R. COLBY,

MATTHEW ROBSON,

HENRY M. BATCHELDER.

Open for business every business day, 8 45 A.M. to 1.15 P.M.; also Saturdays, for deposits only, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,072,032 50	Deposits,	\$6,090,596 33
Loans on public funds, . . .	2,500 00	Guaranty fund, . .	290,000 00
Bank stock, as per schedule, .	375,730 00	Profit and loss account,	106,532 54
Loans on bank stock,	22,550 00		
Railroad bonds, as per schedule,	614,900 00		
Loan on railroad stock, . . .	3,800 00		
Real estate by foreclosure, . .	10,115 00		
Loans on real estate,	2,302,165 00		
Loans on personal security, . .	1,898,700 00		
Loans to counties, cities or towns (notes),	98,500 00		
Deposits in banks, on interest, .	53,538 53		
Furniture and fixtures, . . .	5,000 00		
Cash on hand,	27,597 84		
	\$6,487,128 87		\$6,487,128 87

Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem,	\$10,000 00
Merchants National Bank, Salem,	22,557 26
Mercantile National Bank, Salem,	5,981 27
Naumkeag National Bank, Salem,	15,000 00

Loans on Public Funds, amount on each:—

\$500 United States 4s,	\$500 00
2,000 United States 4s,	2,000 00

Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

25 shares Asiatic National Bank, Salem,	\$325 00
5 shares Third National Bank, Boston,	3,800 00
5 shares National Exchange Bank, Boston,	
6 shares Atlas National Bank, Boston,	
10 shares Winthrop National Bank, Boston,	
14 shares First National Bank, Salem,	
5 shares Home National Bank, Brockton,	425 00
2 shares National Hide and Leather Bank, Boston,	
20 shares Asiatic National Bank, Salem,	
20 shares City National Bank, Gloucester,	3,700 00
9 shares Salem National Bank, Salem,	
9 shares Rockport National Bank, Rockport,	
6 shares National Hide and Leather Bank, Boston,	
2 shares Mechanics National Bank, Boston,	
4 shares First National Bank, Lynn,	300 00
100 shares Broadway National Bank, Boston,	10,000 00
37 shares Merchants National Bank, Boston,	3,300 00
5 shares Naumkeag National Bank, Salem,	500 00
6 shares First National Bank, Salem,	200 00

Loan on Railroad Stock : —

25 shares Boston & Albany R.R.,	\$3,800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$20,000 00	\$22,000 00	\$22,000 00
City of Akron, Ohio, 4s,	9,000 00	9,022 50	9,000 00
of Auburn, Me., 4s,	8,000 00	8,680 00	8,000 00
of Auburn, Me., 5s,	40,000 00	42,000 00	41,000 00
of Bangor, Me., 6s,	18,000 00	19,620 00	18,000 00
of Bay City, Mich., 8s,	1,500 00	1,730 00	1,500 00
of Belfast, Me., 4s,	20,000 00	21,900 00	21,000 00
of Brockton, Mass., 4s,	5,000 00	5,387 50	5,000 00
of Brockton, Mass., 5s,	13,000 00	14,690 00	13,000 00
of Canton, Ohio, 5s,	31,000 00	32,685 00	31,000 00
of Chelsea, Mass., 4s,	6,000 00	6,150 00	6,000 00
of Chicago, Ill., 3.65s,	1,000 00	1,000 00	1,000 00
of Chicopee, Mass., 4s,	2,000 00	2,030 00	2,000 00
of Cleveland, Ohio, 5s,	17,000 00	17,320 00	17,000 00*
of Dayton, Ohio, 4s,	10,000 00	10,200 00	10,000 00
of Dayton, Ohio, 5s,	22,000 00	25,380 00	22,000 00
of Dayton, Ohio, 6s,	5,000 00	5,000 00	5,000 00
of Detroit, Mich., 6s,	2,000 00	2,220 00	2,000 00
of Detroit, Mich., 7s,	4,000 00	4,400 00	4,000 00
of Dover, N. H., 4s,	20,000 00	21,300 00	20,000 00
of Dubuque, Iowa, 4s,	10,000 00	10,750 00	10,000 00
of Everett, Mass., 4s,	10,000 00	11,450 00	10,000 00
of Fall River, Mass., 4s,	25,000 00	25,625 00	25,000 00

* A legal investment when made.

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 4½s, .	\$9,000 00	\$9,855 00	\$9,000 00
of Fall River, Mass., 6s, .	12,000 00	13,155 00	12,000 00
of Fort Wayne, Ind., 4½s, .	25,000 00	28,000 00	28,000 00
of Grand Rapids, Mich., 4½s, .	51,000 00	55,495 00	51,000 00
of Haverhill, Mass., 4s, .	10,000 00	11,350 00	10,000 00
of Indianapolis, Ind., 4s, .	33,500 00	36,545 00	33,500 00
of Kansas City, Mo., 4½s, .	10,000 00	11,300 00	11,000 00
of Keene, N. H., 4s, .	10,000 00	10,250 00	10,000 00
of Lawrence, Mass., 4s, .	16,000 00	17,395 00	17,000 00
of Lewiston, Me., 5s, .	12,000 00	13,080 00	12,000 00
of Lynn, Mass., 4s, .	50,000 00	53,665 00	50,000 00
of Lynn, Mass., 5s, .	3,000 00	3,180 00	3,000 00
of Malden, Mass., 4s, .	4,000 00	4,460 00	4,000 00
of Manchester, N. H., 4s, .	40,000 00	43,300 00	42,000 00
of Manchester, N. H., 4½s, .	30,000 00	33,600 00	33,000 00
of Marlborough, Mass., 4s, .	30,000 00	33,450 00	30,000 00
of Minneapolis, Minn., 4s, .	5,000 00	5,400 00	5,000 00
of Minneapolis, Minn., 4½s, .	41,000 00	45,995 00	41,000 00
of New Britain, Conn., 4s, .	16,000 00	16,640 00	16,000 00
of Newton, Mass., 4s, .	6,000 00	7,020 00	6,500 00
of New York, N. Y., 6s, .	2,100 00	2,289 00	2,100 00*
of Norwich, Conn., 5s, .	20,000 00	21,700 00	21,000 00
of Peoria, Ill., 4½s, .	5,000 00	5,050 00	5,000 00*
of Quincy, Mass., 4s, .	5,000 00	5,300 00	5,000 00
of Saginaw, Mich., 4s, .	9,000 00	9,240 00	9,000 00
of Saginaw, Mich., 4½s, .	10,000 00	11,300 00	10,000 00
of Saginaw, Mich., 5s, .	13,520 00	14,376 80	13,520 00
of Salem, Mass., 3½s, .	16,012 50	16,131 28	16,012 50
of Salem, Mass., 4s, .	22,000 00	22,290 00	22,000 00
of Scranton, Pa., 4½s, .	25,000 00	27,600 00	25,000 00
of Somerville, Mass., 4s, .	11,000 00	11,605 00	11,000 00
of Somerville, Mass., 4½s, .	5,000 00	5,025 00	5,000 00
of Springfield, Mass., 6s, .	2,000 00	2,180 00	2,000 00
of Springfield, Ohio, 5s, .	41,000 00	44,185 00	43,000 00
of St. Louis, Mo., 4s, .	19,400 00	20,564 00	19,400 00
of Syracuse, N. Y., 3½s, .	10,000 00	10,000 00	10,000 00
of Terre Haute, Ind., 4s, .	10,000 00	10,800 00	10,000 00
of Waterbury, Conn., 4s, .	12,000 00	12,600 00	12,000 00
of Youngstown, Ohio, 5s, .	5,000 00	5,450 00	5,000 00
Town of Clinton, Mass., 4s, .	5,000 00	5,387 50	5,000 00
of Danvers, Mass., 4s, .	5,500 00	6,325 00	6,000 00
of Danvers, Mass., 5s, .	1,000 00	1,070 00	1,000 00
of Framingham, Mass., 4s, .	15,000 00	15,637 50	15,000 00
of Leominster, Mass., 4½s, .	7,000 00	7,105 00	7,000 00
of Lincoln, R. I., 4s, .	4,000 00	4,180 00	4,000 00
of Marblehead, Mass., 4s, .	5,000 00	5,050 00	5,000 00
of Orange, Mass., 4s, .	7,000 00	7,160 00	7,000 00
of Rockland, Mass., 4s, .	1,000 00	1,000 00	1,000 00
of Sharon, Mass., 4s, .	8,000 00	8,560 00	8,000 00
of Spencer, Mass., 4s, .	10,000 00	10,750 00	10,000 00

* Legal investments when made.

Salem Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westborough, Mass., 4s,	\$6,000 00	\$6,750 00	\$6,000 00
of Westborough, Mass., 5s,	2,000 00	2,200 00	2,000 00
of Westfield, Mass., 4s, .	10,000 00	10,600 00	10,000 00
of Winchester, Mass., 4s, .	5,000 00	5,012 50	5,000 00
of Winthrop, Mass., 5s, .	6,000 00	6,270 00	6,000 00
	\$1,053,532 50	\$1,134,418 58	\$1,072,032 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic N'l Bank, Boston, .	\$10,000	\$12,200 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,700 00	10,000 00
100	Blackstone N'l Bank, Boston, .	2,300	500 00	2,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	21,000 00	20,000 00
75	Colonial Nat'l Bank, Boston, .	7,500	11,250 00	11,250 00
143	Eliot National Bank, Boston, .	14,300	21,450 00	14,300 00
50	Faneuil Hall N'l Bank, Boston, .	5,000	6,500 00	5,000 00
25	First National Bank, Boston, .	2,500	4,375 00	2,500 00
40	Lincoln Nat'l Bank, Boston, .	400	120 00	400 00
100	Manufacturers N'l B'k, Boston, .	—	300 00	—
50	Massachusetts N'l B'k, Boston, .	5,000	5,600 00	7,500 00
335	Merchants Nat'l Bank, Boston, .	33,500	58,625 00	33,500 00
50	Mt. Vernon N'l B'k, Boston, .	5,000	4,850 00	5,000 00
165	N'l B'k of Commerce, Boston, .	16,500	20,790 00	16,500 00
170	National Bank of the Common- wealth, Boston, .	17,000	33,320 00	17,000 00
20	N'l B'k of Redemption, Boston, .	2,000	2,500 00	2,000 00
83	National City Bank, Boston, .	—	415 00	—
56	N'l Hide & Leather B'k, Boston, .	5,600	6,944 00	5,600 00
200	Nat'l Shawmut Bank, Boston, .	20,000	40,000 00	30,000 00
69	National Union Bank, Boston, .	6,900	10,419 00	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,432 00	3,300 00
120	New England N'l B'k, Boston, .	12,000	17,280 00	13,600 00
64	Old Boston N'l Bank, Boston, .	6,400	6,336 00	6,400 00
75	Second National Bank, Boston, .	7,500	13,500 00	7,500 00
57	Shawmut Nat'l Bank, Boston, .	—	57 00	—
95	Shoe & Leather N'l B'k, Boston, .	9,500	14,250 00	9,500 00
50	State National Bank, Boston, .	5,000	5,550 00	5,000 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
50	Third National Bank, Boston, .	5,000	5,300 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	1,500 00
60	First National Bank, Chelsea, .	6,000	6,000 00	6,000 00
10	Warren Nat'l Bank, Peabody, .	1,000	1,100 00	1,000 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
670	Asiatic National Bank, Salem,	\$20,100	\$18,760 00	\$19,730 00
25	First National Bank, Salem, .	2,500	1,500 00	2,500 00
200	Mercantile Nat'l Bank, Salem,	20,000	20,400 00	20,000 00
345	Merchants Nat'l Bank, Salem,	17,250	22,770 00	17,250 00
100	Nat'l Exchange Bank, Salem, .	3,500	500 00	2,000 00
280	Naumkeag Nat'l Bank, Salem,	28,000	35,000 00	28,000 00
230	Salem National Bank, Salem, .	23,000	11,500 00	23,000 00
		\$361,050	\$461,343 00	\$375,730 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$10,000	\$11,100 00	\$10,000 00
Boston & Albany R.R. 4s,	10,000	10,700 00	10,000 00
Boston & Lowell R.R. 4s,	80,000	82,800 00	80,000 00
Boston & Maine R.R. 4½s,	25,000	31,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s,	65,000	71,175 00	66,000 00
Danbury & Norwalk R.R. 5s,	15,000	18,300 00	15,000 00
Eastern R.R. 6s,	32,000	35,520 00	32,000 00
Fitchburg R.R. 4½s,	42,000	46,620 00	42,000 00
Fitchburg R.R. 5s,	40,000	41,525 00	40,000 00
Hannibal & St. Joseph R.R. 6s,	15,000	17,850 00	16,000 00
Mahoning Coal Co. R.R. 5s,	10,000	13,000 00	12,000 00
Maine Central R.R. 4½s,	35,000	38,325 00	37,300 00
New York, Lackawanna & Western R.R. 6s,	10,000	13,400 00	12,000 00
New York & New England R.R. 6s,	15,000	16,125 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,400 00	16,000 00
Northern Illinois R.R. 5s,	10,000	11,100 00	10,000 00
Old Colony R.R. 4s,	72,000	79,920 00	72,000 00
Old Colony R.R. 4½s,	40,000	41,000 00	40,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	20,000	24,600 00	22,000 00
Peterboro' & Hillsboro' R.R. 4½s,	10,000	11,350 00	10,000 00
Western Pennsylvania R.R. 4s,	20,000	21,800 00	21,600 00
		\$601,000	\$665,710 00
			\$614,900 00

Salem Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,538 53	2 per cent.	\$50,000 00	4 $\frac{1}{8}$ per cent.	\$124,750 00	5 $\frac{1}{2}$ per cent.
15,000 00	3 “	350,200 00	4 $\frac{1}{4}$ “	68,860 00	6 “
144,000 00	3 $\frac{1}{2}$ “	798,775 00	4 $\frac{3}{8}$ “	6,200 00	6 $\frac{1}{2}$ “
613,300 00	3 $\frac{3}{4}$ “	88,675 00	4 $\frac{3}{4}$ “	3,200 00	7 “
30,000 00	3 $\frac{7}{8}$ “	901,555 00	5 “	16,300 00	7 $\frac{1}{10}$ “
1,132,400 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$10,115 00
Assessed value of the same,	11,100 00
Net income received from same during year ending Oct. 31, 1901, . .	110 00
Number of loans which are of an amount not exceeding \$3,000 each, 431	
Aggregate amount of the same,	574,665 00
Total number of loans upon real estate,	528
Amount of investments from which no income is received,	22,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	282,217 71
Times for the dividends fixed by the by-laws: February 1 and August 1; payable February 8 and August 8.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$99,648 53 } during the year ending Oct. 31, 1901, . { 1 $\frac{3}{4}$ per cent., 101,080 94 }	200,729 47
Number of accounts opened during the year ending Oct. 31, 1901, . . .	2,791
Number of accounts closed during the year ending Oct. 31, 1901, . . .	2,000
Total number of open accounts Oct. 31, 1901,	18,074
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	13,225 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	991,911 71
Number of same,	18,496
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,018,945 29
Number of same,	13,713
Date of examination by commissioner: April 22.	

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 131.

LYSANDER N. PAINE, *President.*

WILLIAM H. YOUNG, *Treasurer.*

WILLIAM H. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE,

A. P. HANNUM,

JAMES A. SMALL,

HEMAN S. COOK,

A. L. PUTNAM.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$76,100 00	Deposits, . . .	\$421,153 33
Bank stock, as per schedule, .	46,688 17	Guaranty fund, .	6,461 20
Railroad bonds, as per schedule, .	9,087 50	Profit and loss account, . . .	7,247 44
Boston Terminal Co. bonds, .	15,000 00		
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure, .	50,509 94		
Loans on real estate,	189,214 00		
Loans on personal security, .	23,777 45		
Loans to counties, cities or towns (notes),	5,300 00		
Deposits in banks, on interest, .	9,120 49		
Cash on hand,	3,064 42		
	\$137,861 97		\$437,861 97

Cash on Deposit in Banks, amount in each:—

Freemans National Bank, Boston,	\$6,356 89
First National Bank, Provincetown,	2,763 60

Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$8,000	\$9,040 00	\$8,000 00*
City of Bay City, Mich., 4s, . .	6,000	6,540 00	6,000 00
of Burlington, Vt., 4s, . . .	5,000	5,375 00	5,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,375 00	10,000 00
of Dayton, Ohio., 5s, . . .	3,000	3,075 00	3,000 00
of Dubuque, Iowa, 5s, . . .	3,000	3,375 00	3,000 00
of Kansas City, Mo., 4½s, . .	10,000	11,300 00	10,000 00
of Malden, Mass., 4s, . . .	3,600	3,888 00	3,600 00
of Milwaukee, Wis., 5s, . . .	5,000	5,475 00	5,000 00
of Quincy, Mass., 4s, . . .	1,500	1,590 00	1,500 00
of Saginaw, Mich., 5s, . . .	3,000	3,075 00	3,000 00
of Sioux City, Iowa, 4½s, . .	3,000	3,195 00	3,000 00*
of Waterbury, Conn., 4s, . .	5,000	5,250 00	5,000 00
Town of Barnstable, Mass., 4s, .	10,000	10,550 00	10,000 00
	\$76,100	\$82,103 00	\$76,100 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,675 00	\$3,175 00
13	Blackstone N'l Bank, Boston, .	299	65 00	169 00
76	Boston National Bank, Boston, .	—	76 00	—
50	Central Nat'l Bank, Boston, .	5,000	5,900 00	7,882 50
15	Continental N'l Bank, Boston, .	—	75 00	—
50	Eliot Nat'l Bank, Boston, .	5,000	7,500 00	6,000 00
28	Freemans Nat'l Bank, Boston, .	2,800	2,828 00	2,800 00
15	Howard Nat'l Bank, Boston, .	1,005	225 00	180 00
25	Manufacturers N'l B'k, Boston, .	—	75 00	—
10	Market Nat'l Bank, Boston, .	780	130 00	250 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	4,850 00	6,250 00
50	N'l B'k of the Republic, Boston, .	5,000	7,550 00	5,541 67
46	Nat'l Revere Bank, Boston, .	874	138 00	—
20	Old Boston N'l Bank, Boston, .	2,000	1,980 00	3,300 00
17	Second Nat'l Bank, Boston, .	1,700	3,060 00	1,700 00
26	State National Bank, Boston, .	2,600	2,886 00	2,600 00
20	Suffolk National Bank, Boston, .	2,000	2,300 00	2,200 00
22	Tremont Nat'l Bank, Boston, .	1,100	220 00	440 00
5	Home Nat'l Bank, Brockton, .	500	875 00	500 00
10	Blue Hill Nat'l Bank, Milton, .	1,000	1,180 00	1,000 00
27	First N'l Bank, Provincetown, .	2,700	2,835 00	2,700 00
		\$41,858	\$47,423 00	\$46,688 17

Seamen's Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$5,000	\$5,125 00	\$1,787 50
Maine Central R.R. 4½s,	2,000	2,190 00	2,000 00
Maine Central R.R. 5s,	2,000	2,280 00	2,000 00
Maine Central R.R. 7s,	300	390 00	300 00
	\$9,300	\$9,985 00	\$9,087 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$15,000	\$17,400 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,120 49	2½ per cent.	\$118,300 00	5 per cent.	\$46,671 45	6 per cent.
1,000 00	4 “	4,000 00	5½ “	620 00	7 “
37,900 00	4½ “	9,800 00	5½ “		

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	7,380 00
Net income received from same during year ending Oct. 31, 1901,	100 36
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	50,509 94
Assessed value of the same,	50,540 00
Number of loans which are of an amount not exceeding \$3,000 each, 165	
Aggregate amount of the same,	133,791 45
Total number of loans upon real estate,	133
Amount of investments from which no income is received,	8,582 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	18,332 29
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July; payable on same days.	

Seamen's Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent.,	\$6,433 27 }	\$12,552 46
during the year ending Oct. 31, 1901, . { $1\frac{1}{2}$ per cent.,	6,119 19 }	
Number of accounts opened during the year ending Oct. 31, 1901, .	159	
Number of accounts closed during the year ending Oct. 31, 1901, .	200	
Total number of open accounts Oct. 31, 1901,	1,875	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		2,773 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		66,999 92
Number of same,	964	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		112,623 79
Number of same,	1,202	
Date of examination by commissioner: August 9.		

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 29.

F. A. BALL, *President.*

W. S. BALL, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWIN BAKER,

W. S. BALL,

CHARLES W. HAWKS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$275,000 00	Deposits,	\$1,236,385 85
Bank stock, as per schedule, .	21,800 00	Guaranty fund, .	61,500 00
Loans on bank stock,	2,710 00	Profit and loss account,	20,967 91
Railroad bonds, as per schedule, .	350,000 00		
Boston Terminal Co. bonds, .	50,000 00		
Real estate by foreclosure, .	5,000 00		
Loans on real estate,	545,218 00		
Loans on personal security, .	32,020 00		
Loans to counties, cities or towns (notes),	17,300 00		
Deposits in banks, on interest, .	17,454 86		
Deposit in bank, not on interest, .	613 23		
Cash on hand,	1,737 67		
	<u>\$1,318,853 76</u>		<u>\$1,318,853 76</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$660 25
National Bank of Redemption, Boston,	6,794 61
Packard National Bank, Greenfield,	10,000 00
Shelburne Falls National Bank, Shelburne Falls,	613 23

Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

15 shares Shelburne Falls National Bank, Shelburne Falls, . . .	\$1,500 00
5 shares Shelburne Falls National Bank, Shelburne Falls, . . .	210 00
2 shares Shelburne Falls National Bank, Shelburne Falls, . . .	100 00
5 shares Shelburne Falls National Bank, Shelburne Falls, . . .	500 00
4 shares Shelburne Falls National Bank, Shelburne Falls, . . .	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s, . . .	\$15,000	\$16,500 00	\$15,000 00
of Boston, Mass., 4s, . . .	10,000	10,900 00	10,000 00
of Burlington, Vt., 4s, . . .	40,000	44,000 00	40,000 00
of Fall River, Mass., 6s, . . .	10,000	10,900 00	10,000 00
of Fitchburg, Mass., 4s, . . .	20,000	22,300 00	20,000 00
of Lynn, Mass., 4s, . . .	10,000	10,575 00	10,000 00
of Lynn, Mass., 5s, . . .	10,000	10,500 00	10,000 00
of New Bedford, Mass., 4s, . . .	10,000	10,675 00	10,000 00
of Pittsfield, Mass., 4s, . . .	30,000	32,625 00	30,000 00
of Providence, R. I., 4s, . . .	10,000	11,150 00	10,000 00
of Stamford, Conn., 4s, . . .	20,000	22,400 00	20,000 00
of Taunton, Mass., 4s, . . .	10,000	11,150 00	10,000 00
of Woonsocket, R. I., 4s, . . .	20,000	21,800 00	20,000 00*
of Worcester, Mass., 4s, . . .	45,000	50,900 00	45,000 00
Town of Shelburne, Mass., 4s, . . .	15,000	16,400 00	15,000 00
	\$275,000	\$302,775 00	\$275,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Adams N'l B'k, North Adams, . . .	\$5,000	\$5,750 00	\$5,000 00
30	First N'l B'k, Northampton, . . .	3,000	3,750 00	3,000 00
138	Shelburne Falls National Bank, Shelburne Falls, . . .	13,800	18,630 00	13,800 00
		\$21,800	\$28,130 00	\$21,800 00

Shelburne Falls Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,800 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,950 00	10,000 00
Cleveland & Pittsburgh R.R. 4s, .	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,900 00	10,000 00
Dakota Central R.R. 6s,	10,000	11,300 00	10,000 00
Fitchburg R.R. 4s,	30,000	32,450 00	30,000 00
Illinois Central R.R. 3½s,	35,000	35,350 00	35,000 00
Maine Central R.R. 4s,	10,000	10,500 00	10,000 00
Maine Central R.R. 7s,	15,000	19,500 00	15,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	31,500 00	25,000 00
New York & New England R.R. 4s,	10,000	12,000 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,125 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	30,000	34,800 00	30,000 00
Old Colony R.R. 4s,	20,000	22,400 00	20,000 00
Western Pennsylvania R.R. 4s, . .	10,000	11,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,350 00	10,000 00
	\$350,000	\$384,725 00	\$350,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$58,000 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,454 86	2½ per cent.	\$30,000 00	4½ per cent.	\$451,448 00	5 per cent.
62,300 00	4 “	63,500 00	4½ “		

Shelburne Falls Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,000 00
Assessed value of the same,	3,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 244	
Aggregate amount of the same,	200,448 00
Total number of loans upon real estate,	246
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	57,439 41
Times for the dividends fixed by the by-laws: April 10 and October 10; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,114 47 } during the year ending Oct. 31, 1901, . . { 2 per cent., 23,601 74 }	46,716 21
Number of accounts opened during the year ending Oct. 31, 1901,	343
Number of accounts closed during the year ending Oct. 31, 1901,	280
Total number of open accounts Oct. 31, 1901,	4,129
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,682 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	186,496 40
Number of same,	2,411
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	163,220 07
Number of same,	2,081
Date of examination by commissioner: March 25.	

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 26.

ALBION A. PERRY, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM VEAZIE, PHILIP EBERLE,
ALBION A. PERRY, J. WALTER SANBORN,
FRANK P. LADD.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; on Saturdays from 9 A.M. to 12 M.; and on Mondays, 7.30 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$165,800 00	Deposits,	\$1,011,786 79
Loans on public funds,	15,000 00	Guaranty fund, . .	21,000 00
Loan on bank stock,	2,700 00	Interest account, . .	18,548 60
Railroad bonds as per schedule, .	66,992 50	Profit and loss account,	6,411 69
Boston Terminal Co. bonds, . . .	25,000 00		
Loans on real estate,	531,846 18		
Loans on personal security, . . .	172,000 00		
Loans to counties, cities or towns (notes),	24,100 00		
Deposits in banks, on interest, . .	42,987 56		
Expense account,	1,335 51		
Premium account,	8,766 35		
State tax,	1,000 73		
Cash on hand,	218 25		
	\$1,057,747 08		\$1,057,747 08

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$9,607 14
National Exchange Bank, Boston,	12,610 23
National Security Bank, Boston,	9,496 70
Somerville National Bank, Somerville,	11,273 49

Loans on Public Funds, amount on each :—

\$2,000 United States 4s,	} \$5,000 00
3,000 Cambridge, Mass., 6s,	
5,000 Newton, Mass., 4s,	} 10,000 00
5,000 Methuen, Mass., 4s,	

Somerville Savings Bank — Continued.

Loan on Bank Stock:—

46 shares First National Bank, Salem, \$2,700 00*

* This amount, in excess of the legal limit, has since been reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$3,000	\$3,345 00	\$3,000 00
City of Akron, Ohio, 5s, . . .	8,000	9,255 00	8,000 00
of Belfast, Me., 4s,	5,000	5,475 00	5,000 00
of Boston, Mass., 4s,	5,000	5,562 50	5,000 00
of Bridgeport, Conn., 4s, . . .	2,000	2,190 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,987 00	3,600 00
of Buffalo, N. Y., 7s,	1,000	1,605 00	1,000 00
of Cambridge, Mass., 4s, . . .	1,000	1,055 00	1,000 00
of Canton, Ohio, 5s,	2,400	2,496 00	2,400 00
of Chicago, Ill., 4s,	5,000	5,475 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,120 00	3,000 00
of Dubuque, Iowa, 5s,	5,000	5,662 50	5,000 00
of Everett, Mass., 4s,	2,000	2,210 00	2,000 00
of Fall River, Mass., 6s, . . .	1,000	1,087 50	1,000 00
of Grand Rapids, Mich., 4½s, .	2,000	2,230 00	2,000 00
of Indianapolis, Ind., 4s, . . .	3,000	3,315 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,075 00	1,000 00
of Medford, Mass., 4s,	4,000	4,090 00	4,000 00
of Meriden, Conn., 3½s,	5,000	5,200 00	5,000 00
of Meriden, Conn., 4s,	2,000	2,060 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,190 00	2,000 00
of Minneapolis, Minn., 8s, . . .	1,000	1,190 00	1,000 00
of Newburyport, Mass., 4s, . .	2,000	2,190 00	2,000 00
of New London, Conn., 4s, . . .	4,000	4,425 00	4,000 00
of Newton, Mass., 4s,	3,000	3,305 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	3,000	3,195 00	3,000 00*
of Somerville, Mass., 3½s, . . .	5,000	5,175 00	5,000 00
of Somerville, Mass., 4s, . . .	15,000	16,012 50	15,000 00
of Springfield, Ohio., 5s, . . .	5,000	5,525 00	5,000 00
of St. Joseph, Mo., 3½s,	5,000	5,112 50	5,000 00
of Terre Haute, Ind., 4s, . . .	3,000	3,202 50	3,000 00
of Waterbury, Conn., 4s,	2,000	2,172 50	2,000 00
of West Indianapolis, Ind., 6s, .	1,000	1,225 00	1,000 00
of Woonsocket, R. I., 4s, . . .	3,000	3,352 50	3,000 00*
Town of Arlington, Mass., 4s, .	3,800	3,895 00	3,800 00
of Belmont, Mass., 4s,	3,000	3,405 00	3,000 00
of Brooklyn, Conn., 4s,	3,000	3,337 50	3,000 00
of Clinton, Mass., 4s,	1,000	1,125 00	1,000 00
of Concord, Mass., 4s,	5,000	5,675 00	5,000 00
of Foxborough, Mass., 4s, . . .	3,000	3,270 00	3,000 00
of Mansfield, Mass., 4s,	1,000	1,095 00	1,000 00
of Maynard, Mass., 4s,	1,000	1,095 00	1,000 00
of Pepperell, Mass., 4s,	3,000	3,000 00	3,000 00

* Legal investments when made.

Somerville Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Provincetown, Mass., 4s, .	\$2,000	\$2,220 00	\$2,000 00
of Randolph, Mass., 4s, .	1,000	1,040 00	1,000 00
of Reading, Mass., 4s, .	2,000	2,230 00	2,000 00
of Rockport, Mass., 4s, .	3,000	3,060 00	3,000 00
of South Abington, Mass., 4s, .	3,000	3,225 00	3,000 00
of Stoughton, Mass., 4s, .	4,000	4,250 00	4,000 00
of Westerly, R. I., 4s, .	2,000	2,275 00	2,000 00
of Wellesley, Mass., 4s, .	1,000	1,052 50	1,000 00
North Easton, Mass. (Village Dis- trict), 4s,	6,000	6,120 00	6,000 00
	\$165,800	\$180,138 00	\$165,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,120 00	\$1,000 00
Boston & Maine R.R. 4½s,	3,000	3,780 00	3,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,800 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	3,000	3,180 00	3,000 00
Brookline & Pepperell R.R. 5s,	1,000	1,125 00	1,000 00
Chic., Burlington & Quincy R.R. 4s, .	5,000	5,475 00	5,000 00
Concord & Montreal R.R. 4s,	1,000	1,085 00	1,000 00
Fitchburg R.R. 4s,	13,000	14,200 00	12,992 50
Fitchburg R.R. 4½s,	1,000	1,110 00	1,000 00
Fitchburg R.R. 5s,	2,000	2,040 00	2,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
Maine Central R.R. 4s,	3,000	3,150 00	3,000 00
Maine Central R.R. 7s,	2,000	2,600 00	2,000 00
Old Colony R.R. 4s,	2,000	2,210 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	9,000	11,970 00	9,000 00
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,020 00	1,000 00
	\$67,000	\$75,715 00	\$66,992 50

Somerville Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,987 56	2 per cent.	\$50,000 00	3¾ per cent.	\$472,291 00	5 per cent.
20,000 00	3 “	88,725 00	4 “	19,820 00	5½ “
5,375 00	3½ “	77,500 00	4½ “	11,935 18	6 “

Number of loans which are of an amount not exceeding \$3,000 each,	227	
Aggregate amount of the same,		\$351,021 18
Total number of loans upon real estate,	261	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		43,401 40
Times for the dividends fixed by the by-laws: first business day in June and December; payable in two weeks thereafter.		
Rate and amount of each semi-annual dividend { 1¾ per cent., \$14,481 15 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 15,119 63 }		29,600 78
Number of accounts opened during the year ending Oct. 31, 1901,	1,026	
Number of accounts closed during the year ending Oct. 31, 1901,	726	
Total number of open accounts Oct. 31, 1901,	4,639	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		2,867 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		325,828 89
Number of same,	7,658	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		256,173 53
Number of same,	4,846	
Date of examination by commissioner: January 8.		

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 32.

F. E. MOLE, *President*.*

GEORGE H. HOLDEN, *Treasurer*.*

WILLIAM S. JENKS, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

GEORGE H. HOLDEN,

ASA S. HARRINGTON,

NELSON H. BIXBY,

F. E. MOLE.

JAMES C. CHALMERS,

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.;
1.30 to 3 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$86,500 00	Deposits, . . .	\$746,514 29
Bank stock, as per schedule, .	55,830 00	Guaranty fund, .	35,000 00
Loan on bank stock, . . .	1,000 00	Interest account, .	5,114 95
Railroad bonds, as per schedule,	147,000 00	Profit and loss ac-	
Loans on real estate, . . .	357,836 21	count, . . .	28,947 33
Loans on personal security, .	104,972 00		
Loans to counties, cities or towns			
(notes),	7,500 00		
Deposit in bank, on interest, .	15,053 89		
Expense account,	905 13		
Premium account,	9,114 95		
Repairs, taxes, etc.,	5,173 68		
Furniture and fixtures, . . .	2,197 88		
Unpaid interest,	20,149 26		
Cash on hand,	2,343 57		
	\$815,576 57		\$815,576 57

Cash on Deposit in Bank :—

First National Bank, Adams, \$15,053 89

Loan on Bank Stock :—

10 shares First National Bank, Adams, \$1,000 00

* The president and treasurer both being on the board of investment, one will retire at next meeting of the trustees.

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . . .	\$11,000	\$12,175 00	\$11,000 00
of Boston, Mass., 5s, . . .	3,000	3,251 25	3,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,875 00	5,000 00
of Fall River, Mass., 5s, . . .	1,000	1,110 00	1,000 00
of Fall River, Mass., 6s, . . .	1,000	1,095 00	1,000 00
of Milwaukee, Wis., 5s, . . .	1,500	1,620 00	1,500 00
of Providence, R. I., 5s, . . .	7,000	7,560 00	7,000 00
of Salem, Mass., 5s, . . .	1,000	1,040 00	1,000 00
of Springfield, Mass., 6s, . . .	1,000	1,100 00	1,000 00
of Springfield, Ohio, 4½s, . . .	2,000	2,150 00	2,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,737 50	5,000 00
of Worcester, Mass., 4s, . . .	2,000	2,375 00	2,000 00
of Worcester, Mass., 5s, . . .	5,000	5,325 00	5,000 00
Town of Marblehead, Mass., 4s, . . .	4,000	4,105 00	4,000 00
Adams, Mass. (Fire District), 5s, . . .	29,000	32,270 00	29,000 00
Dalton, Mass. (Fire District), 4s, . . .	8,000	8,600 00	8,000 00
	\$86,500	\$95,388 75	\$86,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
173	First Nat'l Bank, Adams, . . .	\$17,300	\$21,625 00	\$17,300 00
83	Lincoln National Bank, Boston, . . .	830	249 00	830 00
25	N'l B'k of Redemption, Boston, . . .	2,500	3,125 00	2,500 00
25	Suffolk National Bank, Boston, . . .	2,500	2,875 00	2,500 00
26	Third National Bank, Boston, . . .	2,600	2,756 00	2,600 00
20	Conway Nat'l Bank, Conway, . . .	2,000	2,000 00	2,000 00
25	First Nat'l B'k, Easthampton, . . .	2,500	2,500 00	2,500 00
16	Franklin County Nat'l Bank, Greenfield, . . .	1,600	1,632 00	1,600 00
12	Lee National Bank, Lee, . . .	1,200	1,980 00	1,200 00
10	Lenox Nat'l Bank, Lenox, . . .	1,000	1,500 00	1,000 00
35	Adams Nat'l B'k, No. Adams, . . .	3,500	4,025 00	3,500 00
70	Berkshire N'l B'k, No. Adams, . . .	7,000	7,490 00	7,000 00
13	First Nat'l B'k, Newburyport, . . .	1,300	1,625 00	1,300 00
20	Berkshire Loan and Trust Co., Pittsfield, . . .	2,000	2,560 00	2,000 00
5	Third Nat'l Bank, Pittsfield, . . .	500	1,000 00	500 00
30	First Nat'l Bank, Springfield, . . .	3,000	3,150 00	3,000 00
5	Williamstown National Bank, Williamstown, . . .	500	525 00	500 00
40	First Nat'l Bank, Worcester, . . .	4,000	7,600 00	4,000 00
		\$55,830	\$68,217 00	\$55,830 00

South Adams Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$7,000	\$7,822 50	\$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,270 00	8,000 00
Boston & Maine R.R. 4s,	10,000	11,450 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	15,300 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	8,000	8,410 00	8,000 00
Fitchburg R.R. 4s,	5,000	5,137 50	5,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
Illinois Central R.R. 3½s,	20,000	20,200 00	20,000 00
Illinois Central R.R. 4s,	10,000	11,250 00	10,000 00
Maine Central R.R. 4½s,	10,000	11,000 00	10,000 00
Maine Central R.R. 5s,	2,000	2,285 00	2,000 00
Minnesota Valley R.R. 7s,	4,000	4,800 00	4,000 00
New York & New England R.R. 6s,	5,000	5,362 50	5,000 00
Old Colony R.R. 4s,	6,000	6,705 00	6,000 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,375 00	5,000 00
Plainview R.R. 7s,	1,000	1,200 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,200 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,600 00	10,000 00
	\$147,000	\$160,592 50	\$147,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,053 89	3 per cent.	\$316,515 00	5 per cent.	\$150 00	7 per cent.
7,500 00	4 "	147,143 21	6 "		

Number of loans which are of an amount not exceeding \$3,000 each, 173
 Aggregate amount of the same, \$171,783 21
 Total number of loans upon real estate, 182
 Amount of investments from which no income is received, 3,330 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 35,265 56
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.
 Rate and amount of each semi-annual dividend { 2 per cent., \$13,621 14 }
 during the year ending Oct. 31, 1901, . . . { 2 per cent., 14,078 61 } 27,699 75
 Number of accounts opened during the year ending Oct. 31, 1901, . . . 475
 Number of accounts closed during the year ending Oct. 31, 1901, . . . 422
 Total number of open accounts Oct. 31, 1901, 2,311

South Adams Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$3,105 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	163,692 81
Number of same,	2,627
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	165,291 38
Number of same,	1,781
Date of examination by commissioner: April 25.	

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 72.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS HILLS,

CHARLES T. GALLAGHER,

WILLIAM S. CROSBY,

JOSEPH C. STOREY,

SOLOMON A. WOODS,

J. ALFRED MITCHELL,

JOHN E. ALDEN,

HORACE MANSON,

GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Mondays, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$848,775 00	Deposits,	\$4,571,462 32
Bank stock, as per schedule, .	86,420 00	Guaranty fund, .	225,888 00
Railroad bonds, as per schedule, .	736,000 00	Profit and loss account,	24,027 09
Boston Terminal Co. bonds, .	150,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	2,355,379 00		
Loans on personal security, .	455,000 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks on interest, .	111,845 44		
Suspense account,	126 00		
Cash on hand,	7,831 97		
	<u>\$4,821,377 41</u>		<u>\$4,821,377 41</u>

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$26,154 27
National Bank of the Republic, Boston,	30,144 74
Third National Bank, Boston,	31,335 51
Mattapan Deposit and Trust Company, South Boston,	24,210 92

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$25,000	\$25,230 00	\$25,000 00
Massachusetts 3½s,	25,000	27,791 67	25,000 00
District of Columbia 6s,	3,000	3,165 00	3,000 00
County of Aroostook, Me., 4½s,	20,000	22,350 00	20,000 00
City of Bay City, Mich., 5s,	25,000	28,375 00	25,000 00
of Boston, Mass., 3½s,	85,000	90,772 43	85,000 00
of Boston, Mass., 4s,	45,000	49,229 18	45,000 00
of Boston, Mass., 6s,	30,000	31,200 00	30,000 00
of Cambridge, Mass., 3½s,	50,000	53,252 50	50,000 00
of Cambridge, Mass., 6s,	3,000	3,165 00	3,000 00
of Dayton, Ohio, 5s,	16,000	18,846 67	16,000 00
of Detroit, Mich., 6s,	9,000	10,215 00	9,000 00
of Everett, Mass., 4s,	20,000	22,666 67	20,000 00
of Fall River, Mass., 3½s,	20,000	21,359 33	20,000 00
of Fall River, Mass., 6s,	14,000	15,530 00	14,000 00
of Fort Wayne, Ind., 4½s,	10,000	11,137 50	10,000 00
of Haverhill, Mass., 4s,	26,000	28,123 33	26,000 00
of Malden, Mass., 4s,	20,000	22,800 00	20,000 00
of New Bedford, Mass., 7s,	10,000	10,533 33	10,000 00
of Newton, Mass., 4s,	15,000	16,475 00	15,000 00
of Norwich, Conn., 5s,	25,000	27,229 17	25,000 00
of Pittsfield, Mass., 3½s,	15,000	15,356 25	15,000 00
of Portland, Me., 6s,	15,000	17,325 00	13,775 00
of Quincy, Mass., 3½s,	28,000	29,621 67	28,000 00
of Quincy, Mass., 4s,	5,000	5,204 17	5,000 00
of Saginaw, Mich., 4½s,	45,000	46,912 50	45,000 00
of Somerville, Mass., 3½s,	25,000	26,041 67	25,000 00
of Somerville, Mass., 4s,	15,000	16,362 50	15,000 00
of Springfield, Mass., 7s,	3,000	3,160 00	3,000 00
of Springfield, Ohio, 5s,	10,000	11,433 34	10,000 00
of Waltham, Mass., 3½s,	25,000	26,291 67	25,000 00
Town of Belmont, Mass., 3½s,	5,000	5,272 95	5,000 00
of Concord, Mass., 4s,	25,000	28,666 67	25,000 00
of Ipswich, Mass., 4s,	30,000	34,000 00	30,000 00
of Lincoln, Mass., 3½s,	13,000	13,888 35	13,000 00
of Marlborough, Mass., 4s,	20,000	23,250 00	20,000 00
of Orange, Mass., 4s,	10,000	10,866 67	10,000 00
of Swampscott, Mass., 3½s,	35,000	36,968 75	35,000 00
of Winchester, Mass., 4s,	10,000	11,141 67	10,000 00
of Watertown, Mass., 3½s,	20,000	20,583 33	20,000 00
	\$850,000	\$921,793 94	\$848,775 00

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston, .	\$20,000	\$21,400 00	\$20,000 00
60	Columbian N'l Bank, Boston, .	30	60 00	30 00
150	Eliot National Bank, Boston, .	15,000	22,500 00	15,000 00
62	Freemans Nat'l Bank, Boston, .	6,200	6,262 00	6,200 00
20	Howard Nat'l Bank, Boston, .	1,340	300 00	1,340 00
75	N'l B'k of Commerce, Boston, .	7,500	9,450 00	7,500 00
25	N'l B'k of the Republic, Boston, .	2,500	3,775 00	2,500 00
89	Nat'l Webster Bank, Boston, .	8,900	9,256 00	8,900 00
22	Old Boston Nat'l Bank, Boston, .	2,200	2,178 00	2,200 00
5	Shoe & Leather N'l B'k, Boston, .	500	750 00	500 00
71	Suffolk National Bank, Boston, .	7,100	8,165 00	7,100 00
100	Third National Bank, Boston, .	10,000	10,600 00	10,000 00
75	Tremont Nat'l Bank, Boston, .	3,750	750 00	3,750 00
14	Winthrop N'l B'k, Boston, .	1,400	2,240 00	1,400 00
		\$86,420	\$97,686 00	\$86,420 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$27,750 00	\$25,000 00
Boston & Albany R.R. 4s, . . .	50,000	53,666 67	50,000 00
Concord & Claremont R.R. 4½s, .	20,000	22,500 00	20,000 00
Danbury & Norwalk R.R. 5s, . . .	20,000	24,733 34	20,000 00
Eastern R.R. 6s,	25,000	28,125 00	25,000 00
Fitchburg R.R. 3½s,	25,000	25,572 92	25,000 00
Fitchburg R.R. 4s,	35,000	37,400 00	35,000 00
Fitchburg R.R. 5s,	25,000	26,125 00	25,000 00
Illinois Central R.R. 3½s,	50,000	51,083 33	50,000 00
Maine Central R.R. 4s,	9,000	9,480 00	9,000 00
Maine Central R.R. 4½s,	41,000	45,048 75	41,000 00
Maine Central R.R. 7s,	40,000	52,233 33	40,000 00
New York & New England R.R. 7s, .	75,000	84,625 00	75,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,270 83	25,000 00
Norwich & Worcester R.R. 4s, . . .	14,000	15,633 37	14,000 00
Old Colony R.R. 4s,	25,000	28,708 34	25,000 00
Old Colony R.R. 4½s,	25,000	25,718 75	25,000 00
Peterboro & Hillsboro' R.R. 4½s, .	25,000	28,875 00	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	50,000	62,437 50	50,000 00
Sullivan County R.R. 4s,	12,000	13,120 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	66,916 67	50,000 00
Troy & Boston R.R. 7s,	50,000	77,666 67	50,000 00
Worcester, Nashua & Roch. R.R. 4s, .	20,000	22,766 67	20,000 00
	\$736,000	\$856,457 14	\$736,000 00

South Boston Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$150,000	\$174,000 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$111,845 44	2 per cent.	\$140,000 00	4½ per cent.	\$18,200 00	5½ per cent.
265,000 00	4 “	25,000 00	4¾ “	35,100 00	6 “
45,000 00	4½ “	2,301,079 00	5 “	1,000 00	7½ “

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	64,200 00
Net income received from same during year ending Oct. 31, 1901,	2,437 00
Number of loans which are of an amount not exceeding \$3,000 each, 980	
Aggregate amount of the same,	1,493,680 00
Total number of loans upon real estate,	1,165
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	214,590 52
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the first day of May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$80,702 90 } during the year ending Oct. 31, 1901, { 2 per cent., 83,285 48 }	163,988 38
Number of accounts opened during the year ending Oct. 31, 1901, 3,025	
Number of accounts closed during the year ending Oct. 31, 1901, 2,011	
Total number of open accounts Oct. 31, 1901,	21,392
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	15,809 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,064,253 13
Number of same,	30,504
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	946,179 24
Number of same,	19,100
Date of examination by commissioner: November 22.	

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 57.

CALVIN D. PAIGE, *President.*

JOHN A. HALL, *Treasurer.*

JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. L. CHAPIN,

GEORGE W. WELLS,

CALVIN D. PAIGE,

C. M. WELLS,

H. S. CHENEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$201,000 00	Deposits,	\$1,966,293 99
Bank stock, as per schedule, .	46,332 71	Guaranty fund, . .	98,300 00
Railroad bonds, as per schedule, .	309,000 00	Interest account, .	25,910 22
Loan on railroad bonds, . . .	700 00	Profit and loss account,	47,540 19
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	694,993 00		
Loans on personal security, . .	700,930 00		
Loans to counties, cities or towns (notes),	113,795 00		
Loans on depositors' books, . .	1,670 00		
Deposits in banks, on interest, .	31,598 40		
Expense account,	1,115 32		
Cash on hand,	3,909 97		
	<u>\$2,138,044 40</u>		<u>\$2,138,044 40</u>

Cash on Deposit in Banks, amount in each : —

New England National Bank, Boston,	\$4,051 55
Southbridge National Bank, Southbridge,	27,546 85

Loan on Railroad Bonds : —

\$1,000 Chicago, Burlington & Quincy R.R. 7s,	\$700 00
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Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$11,100 00	\$10,000 00
City of Bay City, Mich., 5s, .	10,000	11,400 00	10,000 00
of Dayton, Ohio, 5s, .	20,000	21,400 00	20,000 00
of Fall River, Mass., 4½s, .	15,000	16,350 00	15,000 00
of Fall River, Mass., 6s, .	11,000	11,990 00	11,000 00
of Grand Rapids, Mich., 4½s, .	10,000	11,150 00	10,000 00
of Milwaukee, Wis., 5s, .	10,000	10,870 00	10,000 00
of New Bedford, Mass., 5s, .	10,000	10,150 00	10,000 00
of New Bedford, Mass., 6s, .	5,000	5,950 00	5,000 00
of New Britain, Conn., 4s, .	25,000	26,840 00	25,000 00
of Newton, Mass., 6s, .	5,000	5,440 00	5,000 00
of Portland, Me., 6s, .	10,000	11,450 00	10,000 00
of Salem, Mass., 5s, .	10,000	10,400 00	10,000 00
of Scranton, Pa., 4½s, .	10,000	10,950 00	10,000 00
of Somerville, Mass., 4½s, .	10,000	10,075 00	10,000 00
of Waterbury, Conn., 4s, .	10,000	11,050 00	10,000 00
Town of Beverly, Mass., 4s, .	10,000	10,600 00	10,000 00
of Methuen, Mass., 4s, .	10,000	11,200 00	10,000 00
	\$201,000	\$218,365 00	\$201,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston,	\$500 00	\$535 00	\$635 63
26	Blackstone N'l B'k, Boston, .	598 00	130 00	598 00
10	Boston Nat'l Bank, Boston, .	—	10 00	—
18	Boylston Nat'l Bank, Boston,	1,800 00	1,890 00	1,800 00
5	Columbian N'l B'k, Boston,	2 50	5 00	2 50
62	Freemans N'l Bank, Boston,	6,200 00	6,262 00	9,602 00
10	National Bank of Commerce, Boston, .	1,000 00	1,260 00	1,236 25
12	National City Bank, Boston,	—	60 00	—
17	Nat'l Revere Bank, Boston, .	323 00	51 00	323 00
22	New England Nat'l Bank, Boston, .	2,200 00	3,168 00	2,200 00
33	Suffolk Nat'l Bank, Boston, .	3,300 00	3,795 00	4,347 33
20	Washington N'l B'k, Boston,	2,000 00	2,220 00	2,000 00
16	Leicester N'l B'k, Leicester,	1,600 00	2,320 00	1,842 00
100	Southbridge National Bank, Southbridge, .	10,000 00	17,500 00	11,290 00
60	Ware National Bank, Ware,	6,000 00	6,360 00	6,960 00
9	City Nat'l Bank, Worcester,	900 00	1,125 00	1,116 00
20	Quinsigamond Nat'l Bank, Worcester, .	2,000 00	2,600 00	2,380 00
		\$38,423 50	\$49,291 00	\$46,332 71

Southbridge Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,400 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	63,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s, . . .	20,000	23,100 00	20,000 00
Fitchburg R.R. 4s,	15,000	15,225 00	15,000 00
Fitchburg R.R. 4½s,	4,000	4,440 00	4,000 00
Fitchburg R.R. 5s,	60,000	64,700 00	60,000 00
Maine Central R.R. 4½s,	40,000	43,800 00	40,000 00
Maine Central R.R. 7s,	10,000	13,000 00	10,000 00
Old Colony R.R. 4s,	45,000	50,325 00	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,250 00	25,000 00
Upper Coos R.R. 4½s,	20,000	23,000 00	20,000 00
	\$309,000	\$355,240 00	\$309,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,598 40	2 per cent.	\$8,968 00	4½ per cent.	\$462,520 00	5 per cent.
28,000 00	3½ “	217,100 00	4½ “	15,200 00	5½ “
50,000 00	3½ “	269,600 00	4½ “	62,600 00	6 “
384,100 00	4 “	14,000 00	4½ “		

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	27,345 00
Net income received from same during year ending Oct. 31, 1901, . . .	273 47
Number of loans which are of an amount not exceeding \$3,000 each, . . .	298
Aggregate amount of the same,	302,525 00
Total number of loans upon real estate,	286
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	89,745 06
Times for the dividends fixed by the by-laws: first Wednesday in Jan- uary and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,199 47 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 37,198 27 }	73,397 74
Number of accounts opened during the year ending Oct. 31, 1901, . . .	604
Number of accounts closed during the year ending Oct. 31, 1901, . . .	465
Total number of open accounts Oct. 31, 1901,	5,078

Southbridge Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$4,363 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	287,055 06
Number of same,	3,554
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	323,414 97
Number of same,	3,094
Date of examination by commissioner: May 10.	

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 34.

JOSEPH H. CORTHELL, *President.*

HORACE T. FOGG, *Treasurer.*

CHARLES A. LITCHFIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLARD TORREY,

WILLIAM H. LITCHFIELD,

HORACE T. FOGG,

RICHARD P. BRIGGS,

THOMAS BARSTOW.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$23,000 00	Deposits,	\$501,716 75
Bank stock, as per schedule, .	25,088 00	Guaranty fund, . . .	24,000 00
Railroad bonds, as per schedule,	72,000 00	Interest account, . .	19,899 74
Real estate by foreclosure, . .	10,351 90		
Loans on real estate,	359,083 28		
Loans on personal security, . .	33,353 00		
Loans to counties, cities or towns			
(notes),	16,500 00		
Loans on depositors' books, . .	50 00		
Deposit in bank, on interest, .	5,488 13		
Cash on hand,	702 18		
	\$545,616 49		\$545,616 49

Cash on Deposit in Bank :—

National Hamilton Bank, Boston, \$5,488 13

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$7,000	\$7,070 00	\$7,000 00
City of Everett, Mass., 4s, . .	4,000	4,270 00	4,000 00
of Lynn, Mass., 4s,	6,000	6,270 00	6,000 00
Town of Andover, Mass., 4s, . .	4,000	4,480 00	4,000 00
of Melrose, Mass., 4s,	1,000	1,125 00	1,000 00
of Winchester, Mass., 4s, . .	1,000	1,002 50	1,000 00
	\$23,000	\$24,217 50	\$23,000 00

South Scituate Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Boston Nat'l Bank, Boston, .	—	\$18 00	—
32	Columbian N'l B'k, Boston, .	\$16	32 00	\$16 00
8	Eliot National Bank, Boston, .	800	1,200 00	800 00
26	Fourth National Bank, Boston, .	2,600	3,250 00	2,600 00
14	Howard Nat'l Bank, Boston, .	938	210 00	618 00
5	Massachusetts N'l B'k, Boston, .	500	560 00	500 00
15	Merchants N'l Bank, Boston, .	1,500	2,625 00	1,500 00
30	N'l B'k of Commerce, Boston, .	3,000	3,780 00	3,500 00
23	National City Bank, Boston, .	—	115 00	—
23	National Eagle Bank, Boston, .	46	69 00	46 00
15	Nat'l Hamilton Bank, Boston, .	1,500	1,500 00	1,500 00
32	National Revere Bank, Boston, .	608	96 00	608 00
10	National Union Bank, Boston, .	1,000	1,510 00	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,300 00
10	New England N'l B'k, Boston, .	1,000	1,440 00	1,000 00
17	Second Nat'l Bank, Boston, .	1,700	3,060 00	1,900 00
13	Shawmut Nat'l Bank, Boston, .	—	13 00	—
16	Washington N'l B'k, Boston, .	1,600	1,776 00	1,600 00
20	Hingham N'l Bank, Hingham, .	2,000	2,040 00	2,000 00
13	Union Market National Bank, Watertown, .	1,300	1,755 00	2,400 00
22	Union Nat'l B'k, Weymouth, .	2,200	1,716 00	2,200 00
		\$23,608	\$28,117 00	\$25,088 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,325 00	\$10,000 00
Boston & Maine R.R. 4s,	5,000	5,675 00	5,100 00
Conn. & Passumpsic Rivers R.R. 4s,	1,000	1,140 00	1,000 00
Fitchburg R.R. 4s,	2,000	2,077 50	2,000 00
Fitchburg R.R. 5s,	11,000	12,017 50	11,000 00
Illinois Central R.R. 3s,	10,000	9,100 00	9,350 00
Illinois Central R.R. 3½s,	5,000	5,050 00	5,000 00
Maine Central R.R. 4s,	10,000	10,550 00	10,000 00
Maine Central and European & North American R.R. 4s,	3,000	3,360 00	3,150 00
New York & New England R.R. 6s,	2,000	2,145 00	2,000 00
Old Colony R.R. 4s,	9,000	11,075 00	9,400 00
Penobscot Shore Line R.R. 4s,	2,000	2,150 00	2,000 00
Portland & Ogdensburg R.R. 5s,	2,000	2,200 00	2,000 00
		\$72,000	\$76,865 00
			\$72,000 00

South Scituate Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,488 13	2 per cent.	\$14,800 00	4½ per cent.	\$192,777 28	6 per cent.
1,000 00	3½ “	153,984 00	5 “	330 00	6½ “
9,500 00	4 “	34,125 00	5½ “	470 00	7 “
2,000 00	4¼ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$10,351 90
Assessed value of the same,	9,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	371
Aggregate amount of the same,	282,461 28
Total number of loans upon real estate,	339
Amount of investments from which no income is received,	2,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	25,618 71
Times for the dividends fixed by the by-laws: last Saturday in January and July; payable on following Monday.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,668 98 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 9,864 64 }	19,533 62
Number of accounts opened during the year ending Oct. 31, 1901,	95
Number of accounts closed during the year ending Oct. 31, 1901,	78
Total number of open accounts Oct. 31, 1901,	1,186
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,875 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	44,144 54
Number of same,	448
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	54,637 62
Number of same,	674
Date of examination by commissioner: August 6.	

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 39.

JOSEPH DYER, *President.*

GEORGE E. REED, *Treasurer.*

GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH DYER,

R. WALLACE HUNT,

ELLIS J. PITCHER,

A. ELLIOT VINING,

ALMON B. RAYMOND,

A. FENTON BULLOCK,

GORDON WILLIS.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; Saturdays,
9 A.M. to 12 M.; also on Mondays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$152,000 00	Deposits,	\$974,764 03
Bank stock, as per schedule, .	52,490 00	Guaranty fund, . .	49,200 00
Loans on bank stock,	3,100 00	Interest account, .	15,544 60
Railroad bonds, as per schedule, .	182,100 00	Profit and loss account,	4,896 08
Real estate by foreclosure, . .	59,300 00		
Loans on real estate,	502,165 25		
Loans on personal security, . .	20,125 00		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	56,896 23		
Expense account,	851 56		
Premium account,	3,414 56		
Furniture account,	622 50		
Expenses on foreclosed real estate,	904 13		
Cash on hand,	385 48		
	\$1,044,404 71		\$1,044,404 71

Cash on Deposit in Banks, amount in each :—

Shoe and Leather National Bank, Boston,	\$19,032 99
First National Bank, South Weymouth,	37,863 24

Loans on Bank Stock, amount on each :—

20 shares First National Bank, South Weymouth,	\$1,700 00
res First National Bank, South Weymouth,	1,400 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hillsborough, N. H., 4s, .	\$10,000	\$10,750 00	\$10,000 00
City of Altoona, Pa., 4s,	15,000	15,225 00	15,000 00
of Chicago, Ill., 4s,	10,000	11,000 00	10,000 00
of Fall River, Mass., 4s,	10,000	10,612 00	10,000 00
of Manchester, N. H., 4s,	7,000	7,560 00	7,000 00
of Nashua, N. H., 4s,	6,000	6,480 00	6,000 00
of Saginaw, Mich., 4s,	10,000	10,550 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,450 00	5,000 00
of Worcester, Mass., 4s,	5,000	5,200 00	5,000 00
Town of Brooklyn, Conn., 4s, . . .	5,000	5,200 00	5,000 00
of Holbrook, Mass., 4s,	1,000	1,070 00	1,000 00
of Leominster, Mass., 4s,	5,000	5,675 00	5,000 00
of Needham, Mass., 4s,	5,000	5,575 00	5,000 00
of Orange, Mass., 4s,	5,000	5,586 00	5,000 00
of Weymouth, Mass., 4s,	45,000	49,300 00	45,000 00
of Woodstock, N. H., 4s,	3,000	3,202 00	3,000 00
Dalton, Mass. (Fire District) 4s, .	5,000	5,375 00	5,000 00
	\$152,000	\$163,810 00	\$152,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	\$3,000	\$3,660 00	\$3,300 00
25	Colonial Nat'l Bank, Boston, .	2,500	3,750 00	3,750 00
20	Continental N'l B'k, Boston, .	—	100 00	—
40	Eliot National Bank, Boston, .	4,000	6,000 00	4,000 00
30	Manufacturers N'l B'k, Boston,	—	90 00	—
35	Merchants Nat'l Bank, Boston,	3,500	6,125 00	4,250 00
30	N'l B'k of Commerce, Boston,	3,000	3,780 00	3,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,750 00
25	N'l B'k of the Republic, Boston,	2,500	3,775 00	2,600 00
24	N'l Shawmut Bank, Boston, .	2,400	4,800 00	3,600 00
24	Nat'l Webster Bank, Boston, .	2,400	2,496 00	2,400 00
30	New England N'l B'k, Boston,	3,000	4,320 00	3,300 00
20	Second National Bank, Boston,	2,000	3,600 00	2,600 00
30	Shawmut Nat'l Bank, Boston,	—	30 00	—
25	Shoe & Leather N'l B'k, Boston,	2,500	3,750 00	2,500 00
12	Suffolk National Bank, Boston,	1,200	1,380 00	1,200 00
13	Tremont Nat'l Bank, Boston, .	650	130 00	190 00
10	First Nat'l Bank, Rockland, .	1,000	1,100 00	1,000 00
60	First N'l B'k, So. Weymouth, .	6,000	6,000 00	6,500 00
30	Union Nat'l Bank, Weymouth,	3,000	2,340 00	2,550 00
		\$47,650	\$63,476 00	\$52,490 00

South Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,637 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,950 00	15,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	20,000	20,400 00	20,000 00
Cleveland & Pittsburgh R.R. 3½s, . . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 4s, . . .	21,000	22,252 00	21,000 00
Illinois Central R.R. 3s, . . .	20,000	18,100 00	18,100 00
Illinois Central R.R. 3½s, . . .	40,000	40,400 00	40,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	20,000	20,950 00	20,000 00
Old Colony R.R. 4s, . . .	18,000	19,230 00	18,000 00
Vermont & Massachusetts R.R. 5s, . . .	5,000	5,087 00	5,000 00
	\$184,000	\$188,456 00	\$182,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,863 24	2 per cent.	\$10,000 00	4½ per cent.	\$26,900 00	5½ per cent.
19,032 99	2¼ “	324,382 25	5 “	154,158 00	6 “
20,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$59,300 00
Assessed value of the same,	71,320 00
Number of loans which are of an amount not exceeding \$3,000 each, 277	
Aggregate amount of the same,	352,418 00
Total number of loans upon real estate,	301
Amount of investments from which no income is received,	8,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	45,470 76
Times for the dividends fixed by the by-laws: first Monday in January and July; payable second Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$16,720 99 } during the year ending Oct. 31, 1901, { 1½ per cent., 16,756 80 }	33,477 79
Number of accounts opened during the year ending Oct. 31, 1901,	198
Number of accounts closed during the year ending Oct. 31, 1901,	162
Total number of open accounts Oct. 31, 1901,	2,110
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,608 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	96,390 11
Number of same,	910
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	135,500 49
Number of same,	1,139
Date of examination by commissioner: April 9.	

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 17, 1871. Present number of corporators, 26.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer.*

J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. CURTIS,

JAMES H. AMES,

ERASTUS JONES,

THOMAS A. PROUTY,

F. M. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$186,800 00	Deposits, . . .	\$902,271 66
Bank stock, as per schedule, .	41,030 00	Guaranty fund, .	35,250 00
Loans on bank stock, . . .	7,900 00	Interest account, .	12,837 44
Railroad bonds, as per schedule, .	249,050 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	42,000 00	count, . . .	31 32
Real estate by foreclosure, .	21,801 58		
Loans on real estate, . . .	330,910 00		
Loans on personal security, .	19,900 00		
Loans to counties, cities or towns			
(notes),	23,500 00		
Deposit in bank, on interest, .	15,413 05		
Expense account,	575 72		
Premium account,	10,802 84		
Cash on hand,	707 23		
	\$950,390 42		\$950,390 42

Cash on Deposit in Bank :—

Spencer National Bank, Spencer, \$15,413 05

Loans on Bank Stock, amount on each :—

50 shares First National Bank, Grafton,	\$700 00
58 shares Spencer National Bank, Spencer,	1,800 00
20 shares Spencer National Bank, Spencer,	2,500 00
26 shares Spencer National Bank, Spencer,	2,600 00
10 shares Peoples National Bank, Marlborough,	300 00

Spencer Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s, . . .	\$12,000	\$12,750 00	\$12,000 00
of Burlington, Vt., 4s, . . .	3,000	3,517 50	3,000 00
of Cambridge, Mass., 4s, . . .	3,000	3,225 00	3,000 00
of Columbus, Ohio, 4s, . . .	12,000	12,515 00	12,000 00*
of Cranston, R. I., 4s, . . .	5,000	5,500 00	5,000 00
of Fall River, Mass., 4s, . . .	9,500	10,115 00	9,500 00
of Holyoke, Mass., 4s, . . .	11,000	11,520 00	11,000 00
of Lynn, Mass., 5s, . . .	10,000	10,500 00	10,000 00
of Malden, Mass., 3½s, . . .	1,000	1,007 50	1,000 00
of Marlborough, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of New Britain, Conn., 4s, . . .	13,000	13,650 00	13,000 00
of Rockford, Ill., 4s, . . .	6,900	7,245 00	6,900 00
of South Bend, Ind., 4s, . . .	10,000	10,700 00	10,000 00
of Springfield, Mass., 3½s, . . .	16,400	16,482 00	16,400 00
of Taunton, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Waltham, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Worcester, Mass., 3½s, . . .	2,000	2,020 00	2,000 00
Town of Holbrook, Mass., 4s, . . .	4,000	4,280 00	4,000 00
of Marshfield, Mass., 3½s, . . .	2,000	2,010 00	2,000 00
of Monson, Mass., 4s, . . .	6,000	6,645 00	6,000 00
of Randolph, Mass., 4s, . . .	3,000	3,120 00	3,000 00
of Southbridge, Mass., 4s, . . .	9,000	9,225 00	9,000 00
of Spencer, Mass., 4s, . . .	17,000	17,340 00	17,000 00
of Westborough, Mass., 4s, . . .	1,000	1,045 00	1,000 00
of Winchester, Mass., 4s, . . .	5,000	5,112 50	5,000 00
	\$186,800	\$196,224 50	\$186,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston, . .	\$830	\$249 00	\$830 00
30	Colonial Nat'l Bank, Boston, . .	3,000	4,500 00	3,000 00
112	National Bank of the Com- monwealth, Boston, . . .	11,200	21,952 00	11,200 00
6	N'l B'k of Redemption, Boston, . .	600	750 00	600 00
2	N'l Hide & Leather B'k, Boston, . .	200	248 00	200 00
10	Nat'l Shawmut Bank, Boston, . .	1,000	2,000 00	1,000 00
7	Nat'l Webster Bank, Boston, . .	700	728 00	700 00
35	State National Bank, Boston, . .	3,500	3,885 00	3,500 00
7	First Nat'l Bank, Grafton, . . .	700	85 00	700 00
7	Leicester Nat'l Bank, Leicester, . .	700	875 00	700 00

Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Leominster N'l B'k, Leominster,	\$3,500	\$4,025 00	\$3,500 00
7	Oxford National B'k, Oxford,	700	805 00	700 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,200 00	1,200 00
57	Spencer Nat'l Bank, Spencer, .	5,700	9,120 00	5,700 00
25	First National Bank, Webster,	2,500	2,500 00	2,500 00
5	First N'l B'k, Westborough, .	500	400 00	500 00
5	Central Nat'l B'k, Worcester, .	500	550 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,280 00	1,200 00
28	City Nat'l Bank, Worcester, .	2,800	3,500 00	2,800 00
		\$41,030	\$59,602 00	\$41,030 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$12,000	\$13,200 00	\$12,000 00
Boston & Albany R.R. 5s, . .	6,000	6,030 00	6,000 00
Boston & Lowell R.R. 3½s, . .	10,000	10,027 50	10,000 00
Boston & Lowell R.R. 4s, . .	30,000	30,512 50	30,000 00
Boston & Maine R.R. 4s, . . .	9,000	9,830 00	9,000 00
Boyer Valley R.R. 3½s,	5,000	5,100 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	20,000	21,400 00	20,000 00
Fitchburg R.R. 4s,	39,000	42,575 00	39,000 00
Illinois Central R.R. 3s,	20,000	17,700 00	19,050 00
Illinois Central R.R. 3½s, . . .	21,000	21,120 00	21,000 00
Maine Central R.R. 4s,	9,000	9,495 00	9,000 00
Maine Central R.R. 7s,	5,000	6,575 00	5,000 00
New York & New England R.R. 6s,	2,000	2,145 00	2,000 00
New York & New England R.R. 7s,	5,000	5,512 50	5,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,237 50	5,000 00
Old Colony R.R. 4s,	20,000	22,700 00	20,000 00
Penobscot Shore Line R.R. 4s, . .	10,000	10,750 00	10,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,450 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	7,000	7,420 00	7,000 00
	\$250,000	\$262,980 00	\$249,050 00

Spencer Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$42,000	\$48,720 00	\$42,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,413 05	2 per cent.	\$23,850 00	4½ per cent.	\$8,000 00	5½ per cent.
23,500 00	4 “	294,335 00	5 “	32,525 00	5½ “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$21,801 58
Assessed value of the same,	19,110 00
Number of loans which are of an amount not exceeding \$3,000 each, 198	
Aggregate amount of the same,	215,285 00
Total number of loans upon real estate,	206
Amount of investments from which no income is received,	1,530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	41,344 17
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$15,109 40 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 15,102 27 }	30,211 67
Number of accounts opened during the year ending Oct. 31, 1901,	298
Number of accounts closed during the year ending Oct. 31, 1901,	226
Total number of open accounts Oct. 31, 1901,	3,063
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,258 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	121,587 12
Number of same,	2,238
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	136,372 86
Number of same,	2,440
Date of examination by commissioner: May 13.	

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 31.

ROBERT O. MORRIS, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NEWRIE D. WINTER,

OLIVER MARSH,

WILLIAM H. GRAY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$158,200 00	Deposits, . . .	\$6,118,573 22
Loan on public funds, . . .	500 00	Guaranty fund, . . .	196,000 00
Bank stock, as per schedule, .	107,200 00	Interest account, . .	9,984 03
Loans on bank stock, . . .	22,575 00	Profit and loss account, . . .	21,579 89
Railroad bonds, as per schedule, .	550,000 00	Real estate expense account, . . .	2,198 29
Loans on railroad stock, . . .	18,500 00		
Boston Terminal Co. bonds, . .	150,000 00		
Real estate (for banking purposes), . . .	115,000 00		
Real estate by foreclosure, . . .	4,300 00		
Loans on real estate, . . .	3,183,331 00		
Loans on personal security, . .	1,430,995 00		
Loans to counties, cities or towns (notes), . . .	54,850 00		
Loans on depositors' books, . .	1,325 00		
Deposits in banks, on interest, .	534,127 88		
Cash on hand, . . .	17,431 55		
	\$6,348,335 43		\$6,348,335 43

Cash on Deposit in Banks, amount in each :—

Berkshire Loan and Trust Company, Pittsfield,	\$20,000 00
Agawam National Bank, Springfield,	30,000 00
Chapin National Bank, Springfield,	30,000 00
Chicopee National Bank, Springfield,	129,498 93
City National Bank, Springfield,	35,000 00
Hampden Trust Company, Springfield,	25,000 00
John Hancock National Bank, Springfield,	35,000 00
Pynchon National Bank, Springfield,	50,000 00

Springfield Five Cents Savings Bank — Continued.

Second National Bank, Springfield,	\$35,000 00
Springfield National Bank, Springfield,	94,628 95
Springfield Safe Deposit and Trust Company, Springfield,	30,000 00
Third National Bank, Springfield,	20,000 00

Loan on Public Funds : —

\$500 United States 3s,	\$500 00
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Loans on Bank Stock, amount on each : —

15 shares Monson National Bank, Monson,	\$1,500 00
4 shares Agawam National Bank, Springfield,	400 00
29 shares Chicopee National Bank, Springfield,	2,200 00
12 shares First National Bank, Springfield,	100 00
15 shares Second National Bank, Springfield,	1,500 00
30 shares Springfield National Bank, Springfield,	3,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
5 shares Springfield National Bank, Springfield,	500 00
5 shares Springfield National Bank, Springfield,	500 00
6 shares Springfield Safe Deposit and Trust Company, Springfield,	600 00
1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
53 shares Third National Bank, Springfield,	5,000 00
20 shares Third National Bank, Springfield,	4,000 00
20 shares Chapin National Bank, Springfield,	
14 shares Hadley Falls National Bank, Holyoke,	1,200 00
12 shares Agawam National Bank, Springfield,	
5 shares First National Bank, Springfield,	

Loans on Railroad Stock, amount on each : —

100 shares New York, New Haven & Hartford R.R.,	\$15,000 00
5 shares New York, New Haven & Hartford R.R.,	500 00
17 shares New York, New Haven & Hartford R.R.,	2,500 00
10 shares New York, New Haven & Hartford R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4s,	\$40,200	\$45,420 00	\$40,200 00
City of Cambridge, Mass., 4s,	50,000	56,500 00	50,000 00
of Chicopee, Mass., 4s,	5,000	5,350 00	5,000 00
of New Haven, Conn., 4s,	25,000	27,250 00	25,000 00
of Springfield, Mass., 6s,	7,000	7,630 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,050 00	1,000 00
Town of Longmeadow, Mass., 4s,	30,000	33,600 00	30,000 00
	\$158,200	\$176,800 00	\$158,200 00

Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams, .	\$2,500	\$4,375 00	\$2,500 00
50	First Nat'l Bank, Chicopee, .	5,000	6,500 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke, .	3,500	4,550 00	3,500 00
22	Monson Nat'l Bank, Monson, .	2,200	2,750 00	2,200 00
75	Hampshire County National Bank, Northampton, . .	7,500	7,500 00	7,500 00
25	Berkshire Loan and Trust Co., Pittsfield,	2,500	3,125 00	2,500 00
140	Agawam N'l B'k, Springfield, .	14,000	14,000 00	14,000 00
145	Chapin N'l B'k, Springfield, .	14,500	16,675 00	14,500 00
70	Chicopee N'l B'k, Springfield, .	7,000	10,500 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,100 00	5,000 00
115	John Hancock National Bank, Springfield,	11,500	11,500 00	11,500 00
122	Second N'l Bank, Springfield, .	12,200	15,860 00	12,200 00
70	Springfield N'l B'k, Springfield, .	7,000	13,300 00	7,000 00
40	Third Nat'l Bank, Springfield, .	4,000	8,800 00	4,000 00
60	Ware National Bank, Ware, . .	6,000	6,360 00	6,000 00
28	City Nat'l Bank, Worcester, . .	2,800	3,500 00	2,800 00
		\$107,200	\$136,395 00	\$107,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$100,000	\$107,000 00	\$100,000 00
Boston & Providence R.R. 4s, . . .	50,000	54,500 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	200,000	209,000 00	200,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	58,000 00	50,000 00
Old Colony R.R. 4s,	150,000	166,500 00	150,000 00
	\$550,000	\$595,000 00	\$550,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$174,000 00	\$150,000 00

Springfield Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	2½ per cent.	\$10,100 00	4 per cent.	\$833,425 00	4½ per cent.
494,127 88.	3 “	936,735 00	4½ “	2,876,966 00	5 “
74,850 00	3½ “				

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	112,600 00
Net income received from same during year ending Oct. 31, 1901,	267 91
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,300 00
Assessed value of the same,	4,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 637	
Aggregate amount of the same,	979,495 00
Total number of loans upon real estate,	571
Amount of investments from which no income is received,	18,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	269,417 25
Times for the dividends fixed by the by-laws: January 15 and July 15; payable January 20 and July 20.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$102,308 89 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 103,152 40 }	205,461 29
Number of accounts opened during the year ending Oct. 31, 1901,	2,558
Number of accounts closed during the year ending Oct. 31, 1901,	2,154
Total number of open accounts Oct. 31, 1901,	16,086
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	11,591 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,049,533 45
Number of same,	15,240
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,184,137 90
Number of same,	12,491
Date of examination by commissioner: October 3 and 4.	

SPRINGFIELD INSTITUTION FOR SAVINGS— SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 61.

HENRY S. LEE, *President.*

JOSEPH C. BOOTH, *Treasurer.*

W. N. CALDWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD P. CHAPIN,

HENRY S. LEE,

JOHN A. HALL,

JOHN MCFETHERIES,

JULIUS H. APPLETON.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,796,000 00	Deposits,	\$16,258,398 91
Loans on public funds, . . .	9,500 00	Guaranty fund, . .	701,000 00
Bank stock, as per schedule, .	737,900 00	Interest account, .	113,161 38
Loans on bank stock,	56,350 00	Profit and loss ac-	
Railroad bonds, as per schedule,	4,813,000 00	count,	11,882 81
Loans on railroad bonds, . . .	4,750 00		
Loans on railroad stock, . . .	125,800 00		
Boston Terminal Co. bonds, .	847,000 00		
Real estate (for banking pur-			
poses),	127,000 00		
Real estate by foreclosure, .	13,500 00		
Loans on real estate,	5,196,450 00		
Loans on personal security, .	1,746,700 00		
Loans to counties, cities or towns			
(notes),	337,500 00		
Loans on depositors' books, .	7,050 00		
Deposits in banks, on interest, .	77,656 02		
Deposits in banks, not on interest,	35,592 39		
Cash on hand,	152,694 69		
	<hr/> \$17,084,443 10		<hr/> \$17,084,443 10

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$43,344 01
Chicopee National Bank, Springfield,	3,013 91
City National Bank, Springfield,	3,323 74

Springfield Institution for Savings — Continued.

First National Bank, Springfield,	\$3,511 61
Second National Bank, Springfield,	6,279 47
Third National Bank, Springfield,	10,251 91
Pynchon National Bank, Springfield,	34,312 01
Springfield National Bank, Springfield,	3 820 81
Springfield Safe Deposit and Trust Company, Springfield,	5,390 94

Loans on Public Funds, amount on each :—

\$1,000 United States 4s,	\$500 00
9,000 United States 4s,	9,000 00

Loans on Bank Stock, amount on each :—

25 shares Chapin National Bank, Springfield,	\$1,300 00
5 shares City National Bank, Springfield,	500 00
36 shares City National Bank, Springfield,	3,600 00
12 shares Chicopee National Bank, Springfield,	1,200 00
10 shares Chicopee National Bank, Springfield,	1,000 00
50 shares Chicopee National Bank, Springfield,	4,600 00
25 shares Chicopee National Bank, Springfield,	1,500 00
20 shares Chicopee National Bank, Springfield,	550 00
23 shares First National Bank, Springfield,	1,500 00
20 shares First National Bank, Springfield,	1,000 00
11 shares Second National Bank, Springfield,	800 00
22 shares Second National Bank, Springfield,	500 00
30 shares Third National Bank, Springfield,	1,200 00
20 shares Springfield National Bank, Springfield,	1,000 00
50 shares Springfield National Bank, Springfield,	5,000 00
100 shares Springfield National Bank, Springfield,	10,000 00
5 shares Springfield National Bank, Springfield,	500 00
5 shares Springfield National Bank, Springfield,	500 00
10 shares Springfield National Bank, Springfield,	1,000 00
23 shares Springfield Safe Deposit and Trust Company, Springfield,	2,000 00
62 shares Springfield Safe Deposit and Trust Company, Springfield,	6,000 00
7 shares Springfield Safe Deposit and Trust Company, Springfield,	600 00
10 shares Monson National Bank, Monson,	1,000 00
5 shares Home National Bank, Holyoke,	350 00
10 shares Palmer National Bank, Palmer,	800 00
10 shares First National Bank, Chicopee,	900 00
13 shares Warren National Bank, Peabody,	1,300 00
1 share First National Bank, Amherst,	100 00
10 shares City National Bank, Springfield,	2,850 00
21 shares Chapin National Bank, Springfield,	
5 shares Third National Bank, Springfield,	2,000 00
15 shares City National Bank, Springfield,	
4 shares First National Bank, Chicopee,	1,200 00
10 shares Home National Bank, Holyoke,	

Loans on Railroad Bonds, amount on each :—

\$700 New York, New Haven & Hartford R.R. 4s,	\$700 00
3,000 New York, New Haven & Hartford R.R. 4s,	3,000 00
2,000 New York, New Haven & Hartford R.R. 4s,	1,050 00

Springfield Institution for Savings—Continued.

Loans on Railroad Stock, amount on each:—

5 shares Boston & Albany R.R.,	\$800 00
100 shares Boston & Albany R.R.,	18,000 00
2 shares Boston & Albany R.R.,	300 00
5 shares Boston & Albany R.R.,	900 00
20 shares Boston & Albany R.R.,	3,800 00
10 shares Boston & Albany R.R.,	1,900 00
1 share Boston & Albany R.R.,	100 00
56 shares Boston & Albany R.R.,	10,000 00
10 shares New York, New Haven & Hartford R.R.,	850 00
10 shares New York, New Haven & Hartford R.R.,	550 00
5 shares New York, New Haven & Hartford R.R.,	250 00
102 shares New York, New Haven & Hartford R.R.,	13,100 00
113 shares New York, New Haven & Hartford R.R.,	15,500 00
2 shares New York, New Haven & Hartford R.R.,	300 00
9 shares New York, New Haven & Hartford R.R.,	1,000 00
100 shares New York, New Haven & Hartford R.R.,	15,000 00
4 shares New York, New Haven & Hartford R.R.,	250 00
77 shares New York, New Haven & Hartford R.R.,	1,500 00
5 shares New York, New Haven & Hartford R.R.,	700 00
100 shares New York, New Haven & Hartford R.R.,	8,500 00
20 shares New York, New Haven & Hartford R.R.,	2,700 00
1 share New York, New Haven & Hartford R.R.,	100 00
5 shares New York, New Haven & Hartford R.R.,	500 00
34 shares Boston & Albany R.R.,	15,000 00
56 shares New York, New Haven & Hartford R.R.,	
9 shares New York, New Haven & Hartford R.R.,	1,600 00
1 share Boston & Albany R.R.,	
30 shares Boston & Albany R.R.,	9,600 00
40 shares New York, New Haven & Hartford R.R.,	
20 shares New York, New Haven & Hartford R.R.,	3,000 00
5 shares Old Colony R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$350,000	\$381,675 00	\$380,000 00
New Hampshire 6s,	33,500	34,932 50	33,500 00
County of Hampden, Mass., 3s,	37,000	36,630 00	33,000 00
City of Bangor, Me, 6s,	10,000	10,900 00	10,000 00
of Boston, Mass., 4s,	80,000	89,300 00	87,000 00
of Boston, Mass., 5s,	70,000	74,490 00	71,000 00
of Boston, Mass., 6s,	100,000	103,500 00	103,000 00
of Burlington, Vt., 4s,	100,000	102,000 00	100,000 00
of Cambridge, Mass., 4s,	100,000	106,070 00	100,000 00
of Chicopee, Mass., 4s,	100,000	102,740 00	100,000 00
of Hartford, Conn., 4s,	164,000	181,220 00	164,000 00
of Lynn, Mass, 3½s,	50,000	51,000 00	50,000 00
of Meriden, Conn., 4s,	50,000	50,950 00	50,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 4s,	\$45,000	\$49,500 00	\$45,000 00
of New Bedford, Mass., 6s,	3,000	3,600 00	3,000 00
of New Bedford, Mass., 7s,	50,000	57,500 00	55,000 00
of New Haven, Conn., 3½s,	5,000	5,000 00	5,000 00
of New Haven, Conn., 4s,	47,000	51,620 00	47,000 00
of New Haven, Conn., 6s,	1,000	1,000 00	1,000 00
of Newton, Mass., 4s,	100,000	111,732 50	108,000 00
of Newton, Mass., 5s,	12,000	12,900 00	12,000 00
of Newton, Mass., 6s,	59,000	64,310 00	60,000 00
of Northampton, Mass., 4s,	100,000	100,000 00	100,000 00
of Norwich, Conn., 5s,	40,000	43,740 00	40,000 00
of Norwich, Conn., 7s,	34,000	37,740 00	37,000 00
of Pittsfield, Mass., 4s,	110,000	113,650 00	110,000 00
of Providence, R. I., 3½s,	10,000	10,700 00	10,000 00
of Providence, R. I., 4s,	250,000	282,030 00	278,000 00
of Providence, R. I., 5s,	50,000	54,000 00	50,000 00
of Springfield, Mass., 4s,	125,000	134,920 00	127,000 00
of Springfield, Mass., 6s,	36,000	39,240 00	36,000 00
of Taunton, Mass., 4s,	82,000	90,190 00	84,000 00
of Worcester, Mass., 4s,	250,000	264,750 00	264,000 00
of Worcester, Mass., 5s,	17,000	17,980 00	17,000 00
Town of Danvers, Mass., 5s,	22,000	23,650 00	22,000 00
of Westfield, Mass., 4s,	3,500	3,500 00	3,500 00
	\$2,696,000	\$2,898,660 00	\$2,796,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams,	\$4,500	\$5,625 00	\$4,500 00
150	Atlantic Nat'l Bank, Boston,	15,000	18,300 00	18,000 00
150	Atlas National Bank, Boston,	15,000	16,050 00	15,000 00
100	Blackstone N'l Bank, Boston,	2,300	500 00	2,000 00
30	Eliot National Bank, Boston,	3,000	4,500 00	3,000 00
50	Faneuil Hall N'l B'k, Boston,	5,000	6,500 00	6,000 00
50	First National Bank, Boston,	5,000	8,750 00	5,000 00
125	Freemans Nat'l Bank, Boston,	12,500	12,625 00	11,500 00
150	Merchants Nat'l Bank, Boston,	15,000	26,250 00	19,000 00
25	Mt. Vernon N'l B'k, Boston,	2,500	2,425 00	2,500 00
50	N'l Bank of Commerce, Boston,	5,000	6,300 00	5,000 00
100	National Bank of the Common- wealth, Boston,	10,000	19,600 00	12,000 00
250	N'l B'k of Redemption, Boston,	25,000	31,250 00	27,000 00
100	National City Bank, Boston,	—	500 00	—

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Nat'l Exchange Bank, Boston,	\$2,000	\$2,800 00	\$2,000 00
33	N'l Hide & Leather B'k, Boston,	3,300	4,092 00	3,300 00
530	Nat'l Shawmut Bank, Boston, .	53,000	106,000 00	79,500 00
43	National Union Bank, Boston,	4,300	6,493 00	4,300 00
50	Nat'l Webster Bank, Boston, .	5,000	5,200 00	4,500 00
70	Old Boston N'l Bank, Boston, .	7,000	6,930 00	7,000 00
200	Second Nat'l Bank, Boston, .	20,000	36,000 00	20,000 00
100	Shawmut Nat'l Bank, Boston, .	—	100 00	—
75	State National Bank, Boston, .	7,500	8,325 00	7,500 00
33	Suffolk National Bank, Boston,	3,300	3,795 00	3,300 00
75	Tremont Nat'l Bank, Boston, .	3,750	750 00	3,000 00
30	Washington N'l Bank, Boston,	3,000	3,330 00	3,000 00
80	First National Bank, Chicopee,	8,000	10,400 00	12,000 00
7	First Nat'l Bank, Easthampton,	700	700 00	700 00
50	Wachusett N'l B'k, Fitchburg,	5,000	6,250 00	5,000 00
32	Franklin County Nat'l Bank, Greenfield,	3,200	3,264 00	1,300 00
200	City National Bank, Holyoke, .	20,000	23,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	7,800 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke,	5,000	7,500 00	6,000 00
15	Lee National Bank, Lee, . . .	1,500	2,475 00	1,500 00
50	Leominster N'l B'k, Leominster,	5,000	5,750 00	5,000 00
40	Monson Nat'l Bank, Monson, .	4,000	5,000 00	4,000 00
50	Hampshire Co. National Bank, Northampton,	5,000	5,000 00	5,000 00
70	Northampton National Bank, Northampton,	7,000	14,000 00	13,000 00
50	Thames N'l B'k, Norwich, Ct.,	5,000	8,000 00	7,000 00
100	Palmer Nat'l Bank, Palmer, . .	10,000	10,000 00	12,000 00
44	Pittsfield Nat'l B'k, Pittsfield, .	4,400	6,732 00	5,000 00
228	Agawam N'l B'k, Springfield,	22,800	22,800 00	22,800 00
200	Chapin Nat'l B'k, Springfield,	20,000	23,000 00	23,000 00
350	Chicopee N'l B'k, Springfield,	35,000	52,500 00	47,500 00
300	City Nat'l Bank, Springfield,	30,000	42,600 00	35,000 00
300	First Nat'l Bank, Springfield, .	30,000	31,500 00	43,000 00
216	John Hancock National Bank, Springfield,	21,600	21,600 00	22,500 00
300	Second N'l B'k, Springfield, .	30,000	39,000 00	46,000 00
100	Springfield N'l B'k, Springfield,	10,000	19 000 00	12,500 00
310	Springfield Safe Deposit and Trust Co., Springfield, . . .	31,000	49,600 00	34,700 00
402	Third Nat'l Bank, Springfield,	40,200	88,440 00	66,000 00
40	Ware National Bank, Ware, . .	4,000	4,240 00	4,000 00
25	First Nat'l Bank, Westfield, . .	2,500	3,250 00	3,000 00
25	Hampden N'l B'k, Westfield, . .	2,500	3,875 00	2,500 00
		\$601,350	\$860,266 00	\$737,900 00

Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$200,000	\$214,000 00	\$211,000 00
Boston & Albany R.R. 5s, . . .	303,000	303,000 00	303,000 00
Boston, Clinton & Fitchburg R.R. 5s,	50,000	56,000 00	50,000 00
Boston & Lowell R.R. 4s, . . .	185,000	197,460 00	191,000 00
Boston & Maine R.R. 4½s, . . .	150,000	189,000 00	158,000 00
Boston & Providence R.R. 4s, . . .	102,000	111,180 00	102,000 00
Chic., Burlington & Quincy R.R. 4s,	150,000	163,500 00	163,000 00
Chic., Burlington & Quincy R.R. 7s,	50,000	52,500 00	52,000 00
Chicago & Tomah R.R. 6s, . . .	60,000	65,400 00	65,000 00
Cleveland & Pittsburgh R.R. 3½s,	100,000	103,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	100,000	109,000 00	100,000 00
Connecticut River R.R. 4s, . . .	105,000	120,750 00	105,000 00
Danbury & Norwalk R.R. 5s, . . .	50,000	61,000 00	50,000 00
Eastern R.R. 6s,	50,000	55,500 00	55,000 00
Erie & Pittsburgh R.R. 3½s, . . .	50,000	51,500 00	50,000 00
Fitchburg R.R. 4s,	250,000	276,950 00	265,000 00
Fitchburg R.R. 5s,	133,000	136,575 00	133,000 00
Housatonic R.R. 5s,	130,000	174,200 00	172,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	65,000 00	65,000 00
Michigan Central R.R. 5s,	25,000	32,250 00	31,000 00
Michigan Central R.R. 6s,	30,000	34,800 00	34,000 00
New Haven & Northampton R.R. 5s,	58,000	64,960 00	60,000 00
New London Northern R.R. 4s, . . .	50,000	52,500 00	52,000 00
New York Central & Hudson River R.R. 7s,	100,000	104,000 00	100,000 00
New York & New England R.R. 6s,	50,000	53,000 00	53,000 00
New York, New Haven & Hartford R.R. 3½s,	300,000	312,000 00	310,000 00
New York, New Haven & Hartford R.R. 4s,	460,000	521,000 00	515,000 00
N. Y., Providence & Boston R.R. 4s,	20,000	23,000 00	22,000 00
Norwich & Worcester R.R. 4s, . . .	200,000	222,000 00	206,000 00
Old Colony R.R. 4s,	410,000	456,050 00	435,000 00
Providence & Worcester R.R. 4s, . .	500,000	580,000 00	535,000 00
Sullivan County R.R. 4s,	60,000	65,400 00	60,000 00
Vermont Valley R.R. 5s,	10,000	11,100 00	10,000 00
	\$4,541,000	\$5,037,575 00	\$4,813,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$750,000	\$870,000 00	\$847,000 00

Springfield Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,344 01	2 per cent.	\$1,112,450 00	4 per cent.	\$5,900 00	4 $\frac{3}{4}$ per cent.
226,500 00	3 $\frac{1}{2}$ “	85,150 00	4 $\frac{1}{4}$ “	3,374,650 00	5 “
14,000 00	3 $\frac{3}{4}$ “	2,645,450 00	4 $\frac{1}{2}$ “	20,000 00	7 “

Amount invested in real estate for banking purposes,	\$127,000 00
Estimated value of the same,	127,000 00
Assessed value of the same,	105,900 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	13,500 00
Assessed value of the same,	13,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,086	
Aggregate amount of the same,	1,438,750 00
Total number of loans upon real estate,	1,233
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	710,934 67
Times for the dividends fixed by the by-laws: January 1 and July 1: payable on same days.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$271,366 13 } during the year ending Oct. 31, 1901, . . . { 1 $\frac{1}{2}$ per cent., 273,635 70 }	545,001 83
Number of accounts opened during the year ending Oct. 31, 1901,	5,809
Number of accounts closed during the year ending Oct. 31, 1901,	4,703
Total number of open accounts Oct. 31, 1901,	40,294
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	29,005 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	2,721,621 02
Number of same,	41,222
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	3,077,165 59
Number of same,	34,949
Date of examination by commissioners: October 23 and 24.	

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 26.

WILLIAM B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARAD GERRY,

JOHN W. SPENCER,

A. H. COWDREY,

CHARLES A. BAILEY.

Open for business every business day except Saturdays, 8.30 to 11 A.M. ; 2.30 to 4 P.M. ;
Saturdays, 8.30 A.M. to 12 M. ; also Tuesdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$220,000 00	Deposits,	\$778,535 04
Bank stock, as per schedule, .	6,000 00	Guaranty fund, .	38,889 56
Railroad bonds, as per schedule, .	172,000 00	Interest account, .	18,921 51
Boston Terminal Co. bonds, .	10,000 00	Profit and loss ac-	
Real estate by foreclosure, .	42,436 72	count,	6,258 61
Loans on real estate,	271,162 00		
Loans on personal security, .	69,975 00		
Loans to counties, cities or towns			
(notes),	13,000 00		
Loans on depositors' books, .	50 00		
Deposits in banks, on interest, .	30,658 83		
Expense account,	1,213 50		
Tax account,	2,307 59		
Real estate expense account, .	612 36		
Cash on hand,	3,188 72		
	\$842,604 72		\$842,604 72

Cash on Deposit in Banks, amount in each :—

Puritan Trust Company, Boston,	\$20,000 00
Stoneham National Bank, Stoneham,	10,658 83

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . . .	\$10,000	\$11,175 00	\$10,000 00
City of Beverly, Mass., 4s, . . .	10,000	10,650 00	10,000 00
of Brockton, Mass., 4s, . . .	10,000	10,250 00	10,000 00
of Chicago, Ill., 4s, . . .	10,000	10,975 00	10,000 00
of Columbus, Ohio, 4s, . . .	25,000	25,750 00	25,000 00*
of Dayton, Ohio, 4s, . . .	10,000	10,000 00	10,000 00
of Dayton, Ohio, 5s, . . .	7,000	7,000 00	7,000 00
of Fort Wayne, Ind., 4½s, . . .	10,000	11,050 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	22,000	23,430 00	22,000 00
of Middletown, Conn., 4s, . . .	10,000	10,400 00	10,000 00
Town of Maynard, Mass., 4s, . . .	10,000	10,975 00	10,000 00
of Montague, Mass., 4s, . . .	18,000	18,450 00	18,000 00
of Rockland, Mass., 4s, . . .	10,000	10,650 00	10,000 00
of Rockingham, Vt., 4s, . . .	13,000	13,325 00	13,000 00
of Spencer, Mass., 4s, . . .	15,000	16,125 00	15,000 00
of Stoneham, Mass., 4s, . . .	15,000	15,675 00	15,000 00
of Webster, Mass., 4s, . . .	15,000	15,000 00	15,000 00
	\$220,000	\$230,880 00	\$220,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Stoneham N'l B'k, Stoneham, .	\$6,000	\$6,000 00	\$6,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$15,000	\$16,500 00	\$15,000 00
Boston & Lowell R.R. 4s, . . .	30,000	30,900 00	30,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,400 00	10,000 00
Concord & Montreal R.R. 4s, . . .	20,000	21,700 00	20,000 00
Fitchburg R.R. 4s, . . .	25,000	26,525 00	25,000 00
Fitchburg R.R. 5s, . . .	5,000	5,240 00	5,000 00
New York & New England R.R. (terminal) 4s, . . .	10,000	12,000 00	10,000 00

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$20,000	\$22,700 00	\$20,000 00
Troy & Boston R.R. 7s,	5,000	7,650 00	5,000 00
Upper Coos R.R. 4s,	22,000	23,540 00	22,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,200 00	10,000 00
	\$172,000	\$188,355 00	\$172,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,600 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,658 83	2 per cent.	\$34,400 00	4½ per cent.	\$14,110 00	5½ per cent.
20,000 00	3 “	19,000 00	4¾ “	94,104 00	6 “
10,000 00	3¾ “	125,523 00	5 “	950 00	7 “
56,100 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$42,436 72
Assessed value of the same,	56,625 00
Number of loans which are of an amount not exceeding \$3,000 each, 218	
Aggregate amount of the same,	204,607 00
Total number of loans upon real estate, 223	
Amount of investments from which no income is received,	12,606 25
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	35,555 13
Times for the dividends fixed by the by-laws: first Wednesday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$13,070 66 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 13,112 02 }	26,182 68
Number of accounts opened during the year ending Oct. 31, 1901, . . . 235	
Number of accounts closed during the year ending Oct. 31, 1901, . . . 220	
Total number of open accounts Oct. 31, 1901,	3,399

Stoneham Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$2,298 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	102,012 40
Number of same,	2,600
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	130,284 77
Number of same,	2,246
Date of examination by commissioner: January 15.	

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 147.

FRANCIS L. HIGGINSON, *President.*

HERBERT MAGOUN, *Treasurer.*

LEWIS R. TUCKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES HENRY PARKER,

AUGUSTUS P. LORING,

FRANCIS L. HIGGINSON,

JOHN P. LYMAN,

THOMAS P. BEAL,

MORRIS GRAY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,701,500 00	Deposits,	\$31,721,853 41
Loan on public funds,	5,000 00	Guaranty fund, . .	1,450,279 96
Bank stock, as per schedule, . .	317,475 00	Profit and loss account,	95,507 34
Railroad bonds, as per schedule, .	7,464,317 75	Suspense account, .	213 54
Boston Terminal Co. bonds, . .	3,200,000 00	Bank building rents, .	2,407 80
Real estate (for banking purposes),	180,000 00	Bank liquidation account,	6,100 00
Real estate by foreclosure, . . .	13,915 00		
Loans on real estate,	10,102,322 00		
Loans on personal security, . . .	5,806,000 00		
Loans to counties, cities or towns (notes),	425,000 00		
Deposits in banks, on interest, . .	703,908 32		
Deposits in banks, not on interest, .	22,222 26		
Expense account,	4,273 53		
Cash on hand,	330,428 19		
	\$33,276,362 05		\$33,276,362 05

Cash on Deposit in Banks, amount in each :—

Merchants National Bank, Boston,	\$34,924 23
National Bank of Commerce, Boston,	56,197 40
National Bank of the Commonwealth, Boston,	28,430 53
National Bank of Redemption, Boston,	51,393 76
National Shawmut Bank, Boston,	50,405 46
National Union Bank, Boston,	134,275 99

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

National Webster Bank, Boston,	\$103,105 70
New England National Bank, Boston,	99,018 91
Second National Bank, Boston,	104,580 87
Shoe and Leather National Bank, Boston,	27,100 22
Suffolk National Bank, Boston,	36,697 51

Loan on Public Funds:—

\$5,000 City of Providence, R. I., 4s,	\$5,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$210,000	\$210,000 00	\$210,000 00
Massachusetts 3½s,	500,000	546,250 00	525,000 00
City of Boston, Mass., 4s,	1,495,000	1,584,700 00	1,495,000 00
of Boston, Mass., 5s,	742,500	781,440 62	742,500 00
of Chicago, Ill., 4s,	350,000	374,500 00	350,000 00
of Hartford, Conn., 4s,	200,000	223,250 00	200,000 00
of New Bedford, Mass., 3½s,	164,000	168,615 00	164,000 00
of New Bedford, Mass., 4s,	100,000	101,000 00	100,000 00
of Providence, R. I., 3½s,	500,000	536,875 00	535,000 00
of Providence, R. I., 4s,	100,000	113,500 00	100,000 00
of Quincy, Mass., 4s,	80,000	81,400 00	80,000 00
of Springfield, Mass., 4s,	50,000	50,000 00	50,000 00
of Worcester, Mass., 4s,	100,000	103,375 00	100,000 00
Town of Concord, Mass., 4s,	25,000	28,812 50	25,000 00
of Hudson, Mass., 4s,	25,000	25,275 00	25,000 00
	\$4,641,500	\$4,928,993 12	\$4,701,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$10,370 00	\$8,500 00
654	Atlas National Bank, Boston, .	65,400	69,978 00	65,400 00
30	Boylston Nat'l Bank, Boston, .	3,000	3,150 00	3,000 00
30	Freemans Nat'l Bank, Boston, .	3,000	3,030 00	3,000 00
658	Merchants Nat'l B'k, Boston, .	65,800	115,150 00	65,800 00
169	N'l B'k of Commerce, Boston, .	16,900	21,294 00	16,900 00
150	N'l B'k of Redemption, Boston, .	15,000	18,750 00	15,000 00
211	National City Bank, Boston, .	-	1,055 00	-
140	N'l Hide & Leather B'k, Boston, .	14,000	17,360 00	14,000 00
100	National Union Bank, Boston, .	10,000	15,100 00	10,000 00
411	National Webster B'k, Boston, .	41,100	42,744 00	41,100 00
11	New England N'l B'k, Boston, .	1,100	1,584 00	1,100 00
50	Old Boston N'l Bank, Boston, .	5,000	4,950 00	5,000 00

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
244	Shawmut Nat'l Bank, Boston, .	—	\$244 00	—
111	Shoe & Leather N'l B'k, Boston,	\$11,100	16,650 00	\$11,100 00
133	State National Bank, Boston, .	13,300	14,763 00	13,300 00
90	Suffolk National Bank, Boston,	9,000	10,350 00	9,000 00
93	Tremont Nat'l Bank, Boston, .	4,650	930 00	4,650 00
150	Washington N'l Bank, Boston,	15,000	16,650 00	15,000 00
175	Bay State N'l B'k, Lawrence, .	13,125	20,125 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,125 00	2,500 00
		\$317,475	\$407,352 00	\$317,475 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$100,000	\$111,500 00	\$100,000 00
Boston & Albany R.R. 5s,	50,000	50,250 00	50,375 00
Boston & Lowell R.R. 3½s,	500,000	513,125 00	510,000 00
Boston & Lowell R.R. 4s,	650,000	671,125 00	650,000 00
Boston & Maine R.R. 4½s,	750,000	941,250 00	750,000 00
Boston & Providence R.R. 4s,	200,000	218,000 00	200,000 00
Chicago & Northwestern R.R. 6s,	200,000	225,000 00	227,000 00
Connecticut River R.R. 4s,	300,000	346,500 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s,	400,000	462,000 00	400,000 00
Eastern R.R. 6s,	468,864	521,611 20	484,704 00
Fitchburg R.R. 5s,	177,000	182,310 00	182,268 75
Holyoke & Westfield R.R. 4s,	100,000	105,000 00	100,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	400,000	464,000 00	463,450 00
Michigan Central R.R. 5s,	70,000	70,350 00	70,000 00
New York Central & Hudson River R.R. 7s,	50,000	51,625 00	52,645 00
New York & New England R.R. (terminal) 4s,	500,000	610,000 00	500,000 00
New York & New England R.R. 7s,	450,000	497,250 00	493,125 00
Old Colony R.R. 4s,	1,900,000	2,077,875 00	1,930,750 00
	\$7,265,864	\$8,118,771 20	\$7,464,317 75

Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$3,200,000	\$3,712,000 00	\$3,200,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$625,414 34	2 per cent.	\$100,000 00	3½ per cent.	\$659,620 00	4½ per cent.
78,493 98	2½ “	2,523,000 00	3½ “	353,927 00	5 “
30,000 00	3¼ “	300,000 00	3½ “	1,500 00	5½ “
840,000 00	3½ “	6,258,225 00	4 “	3,000 00	6 “
140,000 00	3½ “	305,000 00	4½ “	7,000 00	7 “
3,454,500 00	3½ “	1,362,500 00	4½ “		

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	280,000 00
Assessed value of the same,	318,200 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	13,915 00
Assessed value of the same,	16,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 73	
Aggregate amount of the same,	149,577 00
Total number of loans upon real estate,	332
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	1,244,613 31
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on the following day.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$524,261 34 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 453,028 39 }	977,289 73
Number of accounts opened during the year ending Oct. 31, 1901,	6,946
Number of accounts closed during the year ending Oct. 31, 1901,	6,238
Total number of open accounts Oct. 31, 1901,	67,698
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	51,824 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	4,637,961 00
Number of same,	51,410
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	5,195,170 00
Number of same,	51,522
Date of examination by commissioners: November 13 and 14.	

SUMNER SAVINGS BANK — EAST BOSTON.

Incorporated March 11, 1897. Present number of corporators, 23.

FRANK C. WOOD, *President.*

WILLIAM I. CALHOUN, *Treasurer.*

WILLIAM I. CALHOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. HARGRAVE,

JOHN McWEENY,

CHRISTIAN RAUSCH,

THOMAS ARTHUR,

ANDREW P. FISHER,

THOMAS F. CROAK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.; during June, July, August and September, close Saturdays at 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public fund, as per schedule, .	\$5,000 00	Deposits, . . .	\$234,313 88
Bank stock, as per schedule, .	2,500 00	Guaranty fund, .	1,135 30
Railroad bonds, as per schedule, .	30,000 00	Interest account, .	2,801 63
Boston Terminal Co. bonds, .	3,000 00	Due on mortgage	
Loans on real estate, . . .	164,410 00	loans, . . .	1,850 00
Loans on personal security, .	19,500 00		
Deposit in bank, on interest, .	10,064 38		
Expense account, . . .	674 47		
Premium account, . . .	2,488 75		
Tax account, . . .	153 31		
Furniture and fixtures, . . .	576 00		
Cash on hand, . . .	1,733 90		
	\$240,100 81		\$240,100 81

Cash on Deposit in Bank :—

Columbia Trust Company, East Boston, \$10,064 38

Sumner Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,400 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Columbia Trust Company, East Boston,	\$2,500	\$2,675 00	\$2,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$3,000	\$3,510 00	\$3,000 00
Chic., Burlington & Quincy R.R. 4s,	3,000	3,285 00	3,000 00
Fitchburg R.R. 3½s,	5,000	5,125 00	5,000 00
Fitchburg R.R. 4s,	9,000	10,035 00	9,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
	\$30,000	\$32,055 00	\$30,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$3,000	\$3,480 00	\$3,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,064 38 122,010 00	2 per cent. 5 "	\$25,000 00	5½ per cent.	\$36,900 00	6 per cent.

Sumner Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	72	
Aggregate amount of the same,		\$115,610 00
Total number of loans upon real estate,	81	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		9,783 46
Times for the dividends fixed by the by-laws: second Wednesday in May and November; payable third Wednesday in May and November.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,876 96 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 3,531 72 }		6,408 68
Number of accounts opened during the year ending Oct. 31, 1901,	375	
Number of accounts closed during the year ending Oct. 31, 1901,	180	
Total number of open accounts Oct. 31, 1901,	916	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		1,356 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		135,712 42
Number of same,	1,790	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		90,861 46
Number of same,	1,673	
Date of examination by commissioner: June 11.		

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 94.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN E. SANFORD,

HENRY F. BASSETT,

HENRY M. LOVERING,

EDWARD H. TEMPLE,

DANIEL A. TREFETHEN,

HENRY S. CULVER,

NATHAN NEWBURY.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2 to 5 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$183,106 78	Deposits, . . .	\$2,507,354 03
Loan on public funds, . . .	1,000 00	Guaranty fund, . . .	97,077 57
Bank stock, as per schedule, .	76,359 50	Interest account, . . .	29,925 88
Loans on bank stock, . . .	3,520 00	Surplus account, . . .	71,264 59
Railroad bonds, as per schedule,	321,091 77		
Real estate by foreclosure, . .	70,302 17		
Loans on real estate, . . .	983,197 91		
Loans on personal security,* . .	949,734 65		
Loans to counties, cities or towns			
(notes),	66,400 00		
Deposits in banks, on interest, .	42,400 00		
Deposits in banks, not on interest,	3,497 07		
Expense account,	2,276 68		
Profit and loss account,	3 10		
Cash on hand,	2,732 44		
	\$2,705,622 07		\$2,705,622 07

* This amount, in excess of the legal limit, has been reduced.

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$20,289 56
Suffolk National Bank, Boston,	2,259 91
Taunton National Bank, Taunton,	23,347 60

Loan on Public Funds:—

\$1,000 City of Taunton, Mass., 4s,	\$1,000 00
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Taunton Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

1 share Taunton National Bank, Taunton,	\$70 00
10 shares Merchants National Bank, New Bedford,	2,000 00
10 shares First National Bank, New Bedford,	
5 shares Machinists National Bank, Taunton,	500 00
10 shares Bristol County National Bank, Taunton,	950 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$15,000	\$16,537 50	\$16,537 50
New Hampshire 6s,	1,000	1,000 00	1,000 00
City of Cambridge, Mass., 4s,	45,000	50,850 00	47,250 00
of Canton, Ohio, 5s,	15,000	15,675 00	15,000 00
of Dayton, Ohio, 5s,	10,000	11,750 00	10,000 00
of New Bedford, Mass., 4s,	10,000	10,650 00	9,975 00
of St Joseph, Mo., 6s,	12,000	15,112 50	12,589 28
of Taunton, Mass., 4s,	69,000	72,600 00	70,755 00
	\$177,000	\$194,175 00	\$183,106 78

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,220 00	\$1,090 00
55	Atlas National Bank, Boston,	5,500	5,885 00	5,500 00
12	Boylston Nat'l Bank, Boston,	1,200	1,260 00	1,248 00
10	Continental N'l Bank, Boston,	—	50 00	1 00
10	Freemans Nat'l Bank, Boston,	1,000	1,010 00	781 50
6	Merchants N'l Bank, Boston,	600	1,050 00	700 00
33	Mt. Vernon N'l Bank, Boston,	3,300	3,201 00	3,300 00
5	Nat'l B'k of Commerce, Boston,	500	630 00	500 00
25	N'l B'k of Redemption, Boston,	2,500	3,125 00	2,900 00
25	N'l B'k of the Republic, Boston,	2,500	3,775 00	3,200 00
100	National City Bank, Boston,	—	500 00	1 00
20	Nat'l Exchange Bank, Boston,	2,000	2,800 00	2,200 00
7	National Webster B'k, Boston,	700	728 00	686 00
10	New England N'l B'k, Boston,	1,000	1,440 00	1,300 00
20	Second National Bank, Boston,	2,000	3,600 00	2,900 00
12	Shawmut N'l Bank, Boston,	—	12 00	1 00
5	Tremont Nat'l Bank, Boston,	250	50 00	85 00
17	First Nat'l Bank, New Bedford,	1,700	2,125 00	2,125 00
200	Merchants National Bank, New Bedford,	20,000	39,000 00	27,200 00
102	National Bank of Commerce, New Bedford,	1,173	204 00	1 00

Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	Bristol County National Bank, Taunton,	\$3,400	\$4,080 00	\$4,080 00
9	Machinists N'l B'k, Taunton,	900	1,440 00	1,260 00
116	Taunton Nat'l Bank, Taunton,	11,600	14,500 00	15,300 00
		\$62,723	\$91,685 00	\$76,359 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s,	\$15,000	\$17,100 00	\$17,167 56
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,235 00	2,000 00
Boston & Lowell R.R. 4s,	20,000	20,650 00	20,000 00
Boston & Maine R.R. 4s,	50,000	57,250 00	50,000 00
Boston & Providence R.R. 4s,	15,000	16,350 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,000 00	26,324 21
Concord & Montreal R.R. 4s,	50,000	54,750 00	50,000 00
Fitchburg R.R. 5s,	15,000	16,387 50	15,000 00
Maine Central R.R. 4½s,	20,000	21,900 00	20,000 00
Old Colony R.R. 4s,	75,000	84,500 00	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	32,675 00	30,600 00
	\$317,000	\$349,797 50	\$321,091 77

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,400 00	2 per cent.	\$8,000 00	4½ per cent.	\$671,325 20	5 per cent.
25,000 00	3½ “	218,500 00	4½ “	48,383 36	5½ “
75,000 00	3¾ “	428,463 00	4½ “	113,981 00	6 “
340,100 00	4 “	75,100 00	4¾ “		

Taunton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$70,302 17
Assessed value of the same,	64,150 00
Number of loans which are of an amount not exceeding \$3,000 each,	360
Aggregate amount of the same,	397,737 60
Total number of loans upon real estate,	430
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	112,951 95
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$41,303 25 } during the year ending Oct. 31, 1901, . { $1\frac{3}{4}$ per cent., 41,984 13 }	83,287 38
Number of accounts opened during the year ending Oct. 31, 1901, .	903
Number of accounts closed during the year ending Oct. 31, 1901, .	668
Total number of open accounts Oct. 31, 1901,	6,104
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	6,984 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	397,117 50
Number of same,	4,710
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	413,937 56
Number of same,	4,367
Date of examination by commissioner: March 15.	

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 34.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,	GILMAN WAITE,
AMOS D. WILEY,	F. L. HOSMER,
GEORGE S. STONE.	

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and the first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$60,600 00	Deposits,	\$350,637 48
Bank stock, as per schedule, .	10,389 00	Guaranty fund, . .	17,500 00
Railroad bonds, as per schedule, .	57,000 00	Profit and loss account,	5,190 00
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	4,800 00		
Loans on real estate,	167,715 00		
Loans on personal security,	7,019 00		
Loans to counties, cities or towns (notes),	38,100 00		
Deposits in banks, on interest, . .	18,802 09		
Expense account,	864 67		
Cash on hand,	37 72		
	\$373,327 48		\$373,327 48

Cash on Deposit in Banks, amount in each:—

Miller's River National Bank, Athol,	\$11,802 09
Orange National Bank, Orange,	7,000 00

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$600	\$834 00	\$600 00
City of Bay City, Mich., 4s,	5,000	5,587 50	5,000 00
of Bay City, Mich., 5s,	5,000	6,137 50	5,000 00
of Boston, Mass., 4s,	5,000	5,500 00	5,000 00
of Dayton, Ohio, 5s,	1,000	1,040 00	1,000 00
of Kansas City, Mo., 4½s,	10,000	11,375 00	10,000 00
of Oshkosh, Wis., 4½s,	6,000	6,000 00	6,000 00
of Peoria, Ill., 4½s,	2,000	2,135 00	2,000 00*
of Rockford, Ill., 4½s,	5,000	5,375 00	5,000 00
of Saginaw, Mich., 4s,	10,000	10,602 50	10,000 00
of Saginaw, Mich., 5s,	1,000	1,035 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,275 00	5,000 00*
of Springfield, Ohio, 5s,	5,000	6,050 00	5,000 00
	\$60,600	\$66,946 50	\$60,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l Bank, Athol,	\$200	\$330 00	\$200 00
10	Columbian Nat'l Bank, Boston,	5	10 00	5 00
10	Continental N'l Bank, Boston, .	—	50 00	—
10	N'l B'k of Commerce, Boston,	1,000	1,260 00	1,000 00
10	National City Bank, Boston, .	—	50 00	—
10	Nat'l Eagle Bank, Boston, . .	20	30 00	20 00
6	N'l Hide & Leather B'k, Boston,	600	744 00	600 00
6	National Revere Bank, Boston,	114	18 00	114 00
10	Nat'l Rockland Bank, Boston, .	1,000	1,280 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	624 00	600 00
5	Tremont Nat'l Bank, Boston, .	250	50 00	250 00
10	Fitchburg N'l Bank, Fitchburg,	1,000	1,410 00	1,000 00
12	First National Bank, Gardner,	1,200	1,260 00	1,200 00
30	Orange National B'k, Orange,	3,000	4,800 00	3,000 00
14	First Nat'l Bank, Winchendon,	1,400	1,890 00	1,400 00
		\$10,389	\$13,806 00	\$10,389 00

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$5,000	\$5,500 00	\$5,000 00
Boston & Maine R.R. 4s,	5,000	5,725 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	12,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Illinois Central R.R. 3s,	10,000	9,000 00	9,000 00
Illinois Central R.R. 3½s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	6,000	6,705 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,040 00	2,000 00
	\$58,000	\$61,920 00	\$57,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,802 09 38,100 00	2½ per cent. 4 “	\$86,709 00	5 per cent.	\$88,025 00	6 per cent.

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	9,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1901, . . .	421 25
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,800 00
Assessed value of the same,	4,900 00
Net income received from same during year ending Oct. 31, 1901, . . .	315 41
Number of loans which are of an amount not exceeding \$3,000 each, 148	
Aggregate amount of the same,	147,234 00
Total number of loans upon real estate,	144
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	16,211 81
Times for the dividends fixed by the by-laws: January 1 and July 1; payable after January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,418 89 } during the year ending Oct. 31, 1901, { 2 per cent., 6,680 68 }	13,099 57
Number of accounts opened during the year ending Oct. 31, 1901, . . .	120
Number of accounts closed during the year ending Oct. 31, 1901, . . .	94
Total number of open accounts Oct. 31, 1901,	1,022

Templeton Savings Bank, Baldwinville—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$864 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	44,724 94
Number of same,	582
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	39,165 56
Number of same,	585
Date of examination by commissioner: January 21.	

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 43.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN,

CHARLES M. HORTON,

CYRUS C. ROUNSEVILLE,

A. HOMER SKINNER,

FREDERICK O. DODGE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,500 00	Deposits,	\$1,731,390 04
Bank stock, as per schedule, .	51,255 00	Guaranty fund, . .	32,000 00
Railroad bonds, as per schedule, .	40,500 00	Interest account, .	20,641 27
Boston Terminal Co. bonds, . .	27,000 00	Profit and loss account,	85,817 47
Real estate (for banking purposes),	43,000 00	Due on mortgage loans,	5,418 97
Real estate by foreclosure, . . .	6,547 44		
Loans on real estate,	1,064,922 66		
Loans on personal security, . . .	522,290 00		
Deposits in banks, on interest, .	87,500 00		
Cash on hand,	1,752 65		
	<hr/> \$1,875,267 75		<hr/> \$1,875,267 75

Cash on Deposit in Banks, amount in each:—

Fall River National Bank, Fall River,	\$24,000 00
National Union Bank, Fall River,	63,500 00*

* This amount, in excess of the legal limit, has been reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 4s, . . .	\$25,000	\$27,100 00	\$25,500 00
of Fall River, Mass., 6s, . . .	5,000	5,362 00	5,000 00
	<hr/> \$30,000	<hr/> \$32,462 00	<hr/> \$30,500 00

Union Savings Bank, Fall River — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
71	Fall River N'l B'k, Fall River,	\$7,100	\$7,455 00	\$7,100 00
11	Massasoit N'l B'k, Fall River,	1,100	1,705 00	1,540 00
177	Metacomet N'l B'k, Fall River,	17,700	21,594 00	21,240 00
170	Nat'l Union Bank, Fall River,	17,000	18,360 00	17,000 00
35	Pocasset N'l B'k, Fall River, .	3,500	5,320 00	4,375 00
		\$46,400	\$54,434 00	\$51,255 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,375 50	\$15,000 00
Illinois Central R.R. 4s,	25,000	27,937 50	25,500 00
	\$40,000	\$44,313 00	\$40,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$27,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,500 00	2 per cent.	\$247,000 00	4½ per cent.	\$898,312 66	5½ per cent.
140,000 00	4 “	10,000 00	4¾ “	8,175 00	6 “
50,000 00	4¼ “	233,725 00	5 “		

Union Savings Bank, Fall River — Concluded.

Amount invested in real estate for banking purposes,	\$43,000 00
Estimated value of the same,	43,000 00
Assessed value of the same,	36,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,908 76
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,547 44
Assessed value of the same,	6,650 00
Number of loans which are of an amount not exceeding \$3,000 each, 461	
Aggregate amount of the same,	661,612 66
Total number of loans upon real estate, 590	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	89,607 86
Times for the dividends fixed by the by-laws: May 15 and November 15; payable May 19 and November 19.	
Rate and amount of each semi-annual dividend { 2 per cent., \$30,995 59 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 32,149 31 }	63,144 90
Number of accounts opened during the year ending Oct. 31, 1901, . . .	780
Number of accounts closed during the year ending Oct. 31, 1901, . . .	594
Total number of open accounts Oct. 31, 1901,	3,570
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,176 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	398,573 53
Number of same,	5,016
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	367,738 24
Number of same,	3,704
Date of examination by commissioner; September 13.	

UNION INSTITUTION FOR SAVINGS—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 38.

THOMAS B. FITZPATRICK, *President*.

WILLIAM S. PELLETIER, *Treasurer*.

THOMAS J. KELLY, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAGUIRE,

MICHAEL J. WARD,

WILLIAM J. PORTER,

EDMUND REARDON,

THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 5 to 8 P.M.; during July, August and September, close at 2 P.M. on Saturdays.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$549,000 00	Deposits,	\$6,667,467 27
Bank stock, as per schedule, .	120,842 00	Guaranty fund,	260,000 00
Loans on bank stock,	24,125 00	Interest account,	148,889 44
Railroad bonds, as per schedule, .	226,000 00	Suspense account,	227 00
Boston Terminal Co. bonds,	175,000 00	Mortgage and interest suspense account,	4,651 36
Real estate (for banking pur- poses),	225,000 00	Bank liquidation ac- count,	230 00
Real estate by foreclosure,	5,948 62		
Loans on real estate,	3,621,183 12		
Loans on personal security,	1,801,600 00		
Deposits in banks, on interest,	328,416 33		
Cash on hand,	4,350 00		
	\$7,081,465 07		\$7,081,465 07

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$127,937 59
Commercial National Bank, Boston,	10,178 70
Mechanics National Bank, Boston,	87,883 39
National Shawmut Bank, Boston,	33,580 45
South End National Bank, Boston,	10,461 56
Federal Trust Company, Boston,	26,346 71
United States Trust Company, Boston,	32,027 93

Loans on Bank Stock, amount on each:—

125 shares Mechanics National Bank, Boston,	\$11,125 00
130 shares Traders National Bank, Lowell,	13,000 00

Union Institution for Savings, Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$25,000	\$27,531 25	\$25,000 00
City of Boston, Mass., 4s,	214,000	234,210 00	214,000 00
of Cambridge, Mass., 4s,	100,000	112,500 00	100,000 00
of Everett, Mass., 4s,	5,000	5,612 50	5,000 00
of Haverhill, Mass., 4s,	20,000	21,700 00	20,000 00
of Lynn, Mass., 4s,	25,000	27,625 00	25,000 00
of New Bedford, Mass., 4s,	121,000	125,135 00	121,000 00
of Newton, Mass., 4s,	4,000	4,500 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,095 00	2,000 00
of Waltham, Mass., 4s,	28,000	30,800 00	28,000 00
Town of Danvers, Mass., 4s,	5,000	5,700 00	5,000 00
	\$549,000	\$597,408 75	\$549,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone Nat'l Bank, Boston,	\$1,242	\$270 00	\$1,242 00
13	Boylston Nat'l Bank, Boston, .	1,300	1,365 00	1,300 00
8	Continental N'l Bank, Boston,	—	40 00	—
38	Eliot National Bank, Boston, .	3,800	5,700 00	3,800 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,600 00	2,000 00
75	Fourth National Bank, Boston,	7,500	9,375 00	7,500 00
100	Lincoln Nat'l Bank, Boston, .	1,000	300 00	1,000 00
60	Mechanics Nat'l Bank, Boston,	6,000	6,960 00	6,000 00
92	Metropolitan N'l B'k, Boston,	9,200	9,200 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,425 00	2,500 00
59	N'l B'k of Commerce, Boston,	5,900	7,434 00	5,900 00
25	N'l B'k of Redemption, Boston,	2,500	3,125 00	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	12,880 00	9,200 00
44	N'l Hide & Leather B'k, Boston,	4,400	5,456 00	4,400 00
238	Nat'l Shawmut Bank, Boston, .	23,800	47,600 00	23,800 00
5	National Union Bank, Boston,	500	755 00	500 00
38	Nat'l Webster Bank, Boston, .	3,800	3,952 00	3,800 00
5	Old Boston Nat'l Bank, Boston,	500	495 00	500 00
27	Shawmut Nat'l Bank, Boston,	—	27 00	—
8	Shoe & Leather N'l B'k, Boston,	800	1,200 00	800 00
100	South End Nat'l Bank, Boston,	10,000	7,500 00	10,000 00
84	State National Bank, Boston, .	8,400	9,324 00	8,400 00
67	Suffolk Nat'l Bank, Boston, .	6,700	7,705 00	6,700 00
48	Third National Bank, Boston, .	4,800	5,088 00	4,800 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	2,500 00
20	Washington N'l Bank, Boston,	2,000	2,220 00	2,000 00
5	Nat'l Market Bank, Brighton,	500	500 00	500 00
		\$120,842	\$153,996 00	\$120,842 00

Union Institution for Savings, Boston — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boyer Valley R.R. 3½s,	\$50,000	\$51,000 00	\$50,000 00
Chic., Burlington & Quincy R.R. 4s,	30,000	31,200 00	30,000 00
Fitchburg R.R. 4s,	55,000	57,600 00	55,000 00
Illinois Central R.R. 3½s,	61,000	61,610 00	61,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,125 00	25,000 00
Old Colony R.R. 4s,	5,000	5,675 00	5,000 00
	\$226,000	\$233,210 00	\$226,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$175,000	\$203,000 00	\$175,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$171,979 60	2 per cent.	\$880,500 00	4½ per cent.	\$1,378,515 49	5 per cent.
156,436 73	2½ “	2,247,962 63	4½ “	13,700 00	5½ “
535,500 00	4 “	40,000 00	4¾ “	85,730 00	6 “
265,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$225,000 00
Estimated value of the same,	280,000 00
Assessed value of the same,	280,000 00
Net income received from same during year ending Oct. 31, 1901,	7,757 70
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,948 62
Assessed value of the same,	5,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	394
Aggregate amount of the same,	669,408 94
Total number of loans upon real estate,	704
Amount of investments from which no income is received,	10,690 62
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	295,223 62
Times for the dividends fixed by the by-laws: second Wednesday in May and November; payable third Wednesday in May and November.	

Union Institution for Savings, Boston — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$105,886 23 }	\$214,820 69
during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 108,934 46 }	
Number of accounts opened during the year ending Oct. 31, 1901,	1,971
Number of accounts closed during the year ending Oct. 31, 1901,	1,139
Total number of open accounts Oct. 31, 1901,	17,292
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	22,267 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,265,348 09
Number of same,	16,312
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,210,879 55
Number of same,	13,575
Date of examination by commissioner: March 19.	

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 43.

CHARLES E. SEAGRAVE, *President*.

C. A. TAFT, *Treasurer*.

EDWARD PARKER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

DANIEL W. TAFT,

CHARLES W. SCOTT,

CHAS. E. SEAGRAVE,

WILLIAM E. HAYWOOD,

A. R. TAFT,

GIDEON M. ALDRICH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M. ; 1.30 to 4 P.M. ;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$68,758 25	Deposits, . . .	\$487,419 55
Loan on bank stock, . . .	400 00	Guaranty fund, . . .	23,776 00
Railroad bonds, as per schedule, . . .	97,423 75	Interest account, . . .	8,226 43
Loan on railroad stock, . . .	500 00	Profit and loss ac-	
Boston Terminal Co. bonds, . . .	27,075 00	count, . . .	95 98
Real estate by foreclosure, . . .	8,300 00	Surplus account, . . .	8,382 76
Loans on real estate, . . .	285,083 86	Suspense account, . . .	9,500 00
Loans on personal security, . . .	21,125 00	Rent account, . . .	24 00
Deposit in bank, not on interest, . . .	12,469 67		
Expense account, . . .	946 10		
Premium account, . . .	15,285 96		
Cash on hand, . . .	57 13		
	<hr/>		<hr/>
	\$537,424 72		\$537,424 72

Cash on Deposit in Bank : —

Blackstone National Bank, Uxbridge, \$12,469 67

Loan on Bank Stock : —

5 shares Blackstone National Bank, Uxbridge, \$400 00*

Loan on Railroad Stock : —

3 shares Providence & Worcester R.R., \$500 00

* This loan is in excess of the legal limit.

Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central Nat'l Bank, Boston, .	\$4,000	\$4,720 00	\$4,000 00
85	Eliot National Bank, Boston, .	8,500	12,750 00	8,500 00
92	Howard Nat'l B'k, Boston, .	6,164	1,380 00	6,164 00
80	N'l B'k of Redemption, Boston,	8,000	10,000 00	8,000 00
30	National Eagle Bank, Boston,	60	90 00	60 00
56	N'l Hide & Leather B'k, Boston,	5,600	6,944 00	5,600 00
53	Nat'l Revere Bank, Boston, .	1,007	159 00	1,007 00
46	Nat'l Webster Bank, Boston, .	4,600	4,784 00	4,600 00
40	Shoe & Leather N'l B'k, Boston,	4,000	6,000 00	3,942 25
48	State National Bank, Boston, .	4,800	5,328 00	4,800 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,600 00	4,000 00
29	Tremont Nat'l Bank, Boston, .	1,450	290 00	1,450 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin Nat'l Bank, Franklin,	5,900	6,903 00	5,900 00
3 $\frac{3}{4}$	Grafton Nat'l Bank, Grafton, .	375	375 00	375 00
8	Millbury Nat'l Bank, Millbury,	800	800 00	800 00
78	Blackstone N'l B'k, Uxbridge,	7,800	6,786 00	7,560 00
		\$69,056	\$74,409 00	\$68,758 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4 $\frac{1}{2}$ s,	\$10,000	\$11,600 00	\$10,600 00
Chic., Burlington & Quincy R.R. 3 $\frac{1}{2}$ s,	5,000	5,100 00	5,162 50
Fitchburg R.R. 4s,	15,000	16,800 00	15,762 50
Grafton & Upton R.R. 4s,	5,000	5,000 00	5,087 50
Illinois Central R.R. 3 $\frac{1}{2}$ s,	15,000	15,075 00	15,411 25
Maine Central R.R. 7s,	2,000	2,605 00	2,000 00
Maine Shore Line R.R. 6s,	5,000	7,125 00	6,450 00
New York, New Haven & Hartford R.R. 3 $\frac{1}{2}$ s,	10,000	10,500 00	10,512 50
Old Colony R.R. 4s,	10,000	11,150 00	10,525 00
Portland & Rumford Falls R.R. 4s,	10,000	10,850 00	10,500 00
Upper Coos R.R. 4 $\frac{1}{2}$ s,	5,000	5,425 00	5,412 50
	\$92,000	\$101,230 00	\$97,423 75

Uxbridge Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$27,075 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,500 00 249,668 57	4½ per cent. 5 “	\$2,025 00 18,556 29	5½ per cent. 6 “	\$359 00	7 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$8,300 00
Assessed value of the same,	9,600 00
Number of loans which are of an amount not exceeding \$3,000 each,	156
Aggregate amount of the same,	165,276 86
Total number of loans upon real estate,	160
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	22,365 74
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on January 5 and July 5.	
Rate and amount of each semi-annual dividend { 1¼ per cent., \$8,170 67 } during the year ending Oct. 31, 1901, . { 1¼ per cent., 8,206 74 }	16,377 41
Number of accounts opened during the year ending Oct. 31, 1901,	141
Number of accounts closed during the year ending Oct. 31, 1901,	151
Total number of open accounts Oct. 31, 1901,	1,361
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	2,119 79
Amount of deposits, not including dividends, received during the year ending Oct 31, 1901,	76,818 90
Number of same,	863
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	89,461 25
Number of same,	701
Date of examination by commissioner: January 23.	

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 88.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN W. WHITE,
RICHARD BRITTON,

GEORGE H. SWEETSER,
WILLIAM A. PRESCOTT.

Open for business every business day, 2 to 5 P. M.; also Mondays and the first business day of February, May, August and November, 6 to 8 P. M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$102,900 00	Deposits,	\$953,979 94
Bank stock, as per schedule, .	14,292 00	Guaranty fund, .	19,117 58
Railroad bonds, as per schedule, .	211,000 00	Interest account, .	8,660 59
Boston Terminal Co. bonds, .	70,000 00		
Real estate by foreclosure, .	33,428 45		
Loans on real estate,	350,675 00		
Loans on personal security, .	56,400 00		
Loans to counties, cities or towns (notes),	57,000 00		
Deposits in banks, on interest, .	55,132 90		
Expense account,	634 52		
Premium account,	24,417 18		
Tax and insurance account, .	26 90		
Furniture and fixtures, . . .	2,387 46		
Cash on hand,	3,463 70		
	<hr/> \$981,758 11		<hr/> \$981,758 11

Cash on Deposit in Banks, amount in each :—

Winthrop National Bank, Boston,	\$18,697 59
National Bank of South Reading, Wakefield,	36,435 31*

* This amount, in excess of the legal limit, has been reduced.

Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	\$10,000	\$10,950 00	\$10,000 00
of Cambridge, Mass., 4s,	10,000	10,025 00	10,000 00
of Fall River, Mass., 5s,	8,000	8,960 00	8,000 00
of Kansas City, Mo., 4½s,	10,000	11,300 00	10,000 00
of Lynn, Mass., 4s,	6,000	6,390 00	6,000 00
of New Britain, Conn., 4s,	10,000	11,350 00	10,000 00
of Peoria, Ill., 4½s,	1,000	1,067 50	1,000 00*
of Saginaw, Mich., 3½s,	7,400	7,450 50	7,400 00
Town of Reading, Mass., 4s,	12,000	12,300 00	12,000 00
of Wakefield, Mass., 3½s,	18,500	18,708 75	18,500 00
of Westborough, Mass., 3½s,	10,000	10,500 00	10,000 00
	\$102,900	\$109,001 75	\$102,900 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	\$92	\$20 00	\$92 00
50	National Bank of the Common- wealth, Boston,	5,000	9,800 00	5,000 00
17	New England N'l B'k, Boston,	1,700	2,448 00	1,700 00
16	Second National Bank, Boston,	1,600	2,880 00	1,600 00
59	National Bank of South Read- ing, Wakefield,	5,900	6,785 00	5,900 00
		\$14,292	\$21,933 00	\$14,292 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$2,000	\$2,200 00	\$2,000 00
Bennington & Rutland R.R. 4½s, . .	10,000	11,000 00	10,000 00
Boston & Lowell R.R. 4s,	20,000	20,950 00	20,000 00
Boston & Maine R.R. 4½s,	20,000	22,520 00	20,000 00
Boyer Valley R.R. 3½s,	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	15,300 00	15,000 00

Wakefield Savings Bank—Continued.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$10,000	\$10,400 00	\$10,000 00
Fitchburg R.R. 4s,	35,000	38,100 00	35,000 00
Fitchburg R.R. 4½s,	10,000	11,150 00	10,000 00
Illinois Central R.R. 3½s,	30,000	30,300 00	30,000 00
Maine Central R.R. 4s,	5,000	5,250 00	5,000 00
Maine Central and European & North American R.R. 4s,	5,000	5,562 50	5,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	5,000	6,750 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,600 00	10,000 00
Old Colony R.R. 4s,	11,000	12,244 50	11,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,450 00	5,000 00
Upper Coos R.R. 4s,	4,000	4,280 00	4,000 00
Upper Coos R.R. 4½s,	4,000	4,460 00	4,000 00
	\$211,000	\$227,717 00	\$211,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$70,000	\$81,200 00	\$70,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,132 90	2 per cent.	\$2,000 00	4½ per cent.	\$15,000 00	5½ per cent.
40,000 00	3¾ “	253,250 00	5 “	96,825 00	6 “
57,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$33,428 45
 Assessed value of the same, 29,900 00
 Number of loans which are of an amount not exceeding \$3,000 each, 175
 Aggregate amount of the same, 252,775 00
 Total number of loans upon real estate, 229
 Amount of investments from which no income is received, 10,434 13
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 39,398 11
 Times for the dividends fixed by the by-laws: February 1 and August 1;
 payable on third Wednesday in February and August.

Wakefield Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$16,609 11 }	\$31,684 95
during the year ending Oct. 31, 1901, . . { 1½ per cent., 15,075 84 }	
Number of accounts opened during the year ending Oct. 31, 1901, . 626	
Number of accounts closed during the year ending Oct. 31, 1901, . 366	
Total number of open accounts Oct. 31, 1901, 3,837	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,513 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	240,925 89
Number of same, 5,006	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	199,452 19
Number of same, 3,658	
Date of examination by commissioner: February 28.	

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 75.

EDEN D. SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. ROGERS,

ISAIAH HISCOCK,

O. C. SWITZER.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$2,755 25	Deposits,	\$22,592 60
Real estate by foreclosure, .	1,537 00	Guaranty fund, .	1,341 00
Loans on real estate, . . .	12,855 75	Interest account, .	30 51
Loans on personal security, .	1,173 25	Profit and loss ac-	
Loans to counties, cities or towns		count,	1,128 17
(notes),	1,500 00		
Deposits in banks, on interest, .	5,075 57		
Deposit in bank, not on interest,	61 77		
Cash on hand,	133 69		
	\$25,092 28		\$25,092 28

Cash on Deposit in Banks, amount in each : —

Palmer National Bank, Palmer,	\$61 77
City National Bank, Springfield,	177 15
Hampden Trust Company, Springfield,	47 16
Pyncheon National Bank, Springfield,	4,185 64*
Springfield National Bank, Springfield,	619 64
Springfield Safe Deposit and Trust Company, Springfield,	45 98

* This amount is in excess of the legal limit.

Wales Savings Bank—Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone N'l Bank, Boston, .	\$46	\$10 00	\$21 00
8	Continental N'l B'k, Boston, .	—	40 00	—
5	Market Nat'l Bank, Boston, .	390	65 00	340 00
5	National City Bank, Boston, .	—	25 00	—
5	National Eagle Bank, Boston, .	10	15 00	10 00
5	National Revere Bank, Boston, .	95	15 00	95 00
3	Nat'l Webster Bank, Boston, .	300	312 00	250 00
3	Suffolk National Bank, Boston, .	300	345 00	250 00
3	Tremont Nat'l Bank, Boston, .	150	30 00	125 00
5	Monson Nat'l Bank, Monson, .	500	625 00	500 00
5	City Nat'l Bank, Springfield, .	500	710 00	595 25
5	Second N'l B'k, Springfield, .	500	650 00	569 00
		\$2,791	\$2,842 00	\$2,755 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,075 57 1,050 00	3 per cent. 4½ "	\$1,500 00	5 per cent.	\$12,979 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$1,537 00
Assessed value of the same,	2,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 28	
Aggregate amount of the same,	15,529 00
Total number of loans upon real estate, 24	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	922 21
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$469 92 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 343 06 }	812 98
Number of accounts opened during the year ending Oct. 31, 1901, . . . 6	
Total number of open accounts Oct. 31, 1901, 154	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	86 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,283 49
Number of same, 23	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	3,539 59
Number of same, 33	
Date of examination by commissioner: May 16.	

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 56.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY N. FISHER,

ENOS T. LUCE,

EPHRAIM STEARNS,

NATHAN WARREN,

CHARLES O. MORRILL.

Open for business every business day except Saturdays, 8.30 A.M. to 2.30 P.M. ; Saturdays, 8.30 A.M. to 12 M. ; also Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$630,000 00	Deposits, . . .	\$3,399,509 45
Bank stock, as per schedule, .	15,900 00	Guaranty fund, .	170,000 00
Loans on bank stock, . . .	2,200 00	Interest account, .	874 61
Railroad bonds, as per schedule, .	1,185,000 00	Profit and loss account, . . .	10,556 02
Real estate by foreclosure, . .	113,950 00		
Loans on real estate, . . .	1,428,670 00		
Loans on personal security, . .	41,739 75		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest, .	100,053 90		
Premium account,	35,047 50		
Cash on hand,	3,378 93		
	\$3,580,940 08		\$3,580,940 08

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$52,154 42
Waltham National Bank, Waltham,	47,899 48

Loans on Bank Stock, amount on each : —

6 shares Waltham National Bank, Waltham,	\$450 00
10 shares Waltham National Bank, Waltham,	600 00
3 shares Waltham National Bank, Waltham,	150 00
10 shares Waltham National Bank, Waltham,	750 00
4 shares Waltham National Bank, Waltham,	250 00

Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$50,000	\$50,000 00	\$50,000 00
Massachusetts 3½s,	100,000	111,000 00	100,000 00
County of Coos, N. H., 4s,	37,000	38,110 00	37,000 00
City of Burlington, Vt., 4s,	14,000	15,400 00	14,000 00
of Dover, N. H., 4s,	25,000	26,750 00	25,000 00
of Everett, Mass., 4s,	25,000	28,250 00	25,000 00
of Fall River, Mass., 3½s,	25,000	26,250 00	25,000 00
of Lewiston, Me., 4s,	25,000	28,250 00	25,000 00
of Malden, Mass., 4s,	45,000	46,920 00	45,000 00
of Manchester, N. H., 4s,	10,000	10,700 00	10,000 00
of Nashua, N. H., 4s,	25,000	26,750 00	25,000 00
of New Britain, Conn., 4s,	25,000	28,500 00	25,000 00
of Pittsburgh, Pa., 3½s,	100,000	101,000 00	100,000 00
of Portsmouth, N. H., 4s,	25,000	27,000 00	25,000 00
of Stamford, Conn., 4s,	12,000	12,960 00	12,000 00
of Waltham, Mass., 4s,	38,000	41,202 00	38,000 00
Town of Littleton, N. H., 4s,	20,000	20,400 00	20,000 00
of Wakefield, Mass., 4s,	18,000	18,675 00	18,000 00
Great Barrington, Mass. (Fire District), 4s,	11,000	12,320 00	11,000 00
	\$630,000	\$670,437 00	\$630,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
212	Waltham N'l Bank, Waltham,	\$15,900	\$20,140 00	\$15,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$25,000	\$27,500 00	\$25,000 00
Bennington & Rutland R.R. 4½s,	25,000	28,750 00	25,000 00
Boyer Valley R.R. 3½s,	50,000	50,500 00	50,000 00
Boston & Lowell R.R. 4s,	50,000	57,000 00	50,000 00
Boston & Maine R.R. 4s,	50,000	57,500 00	50,000 00

Waltham Savings Bank—Continued.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$10,000	\$11,000 00	\$10,000 00
Burlington & Missouri River R.R. 6s,	50,000	61,000 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	76,875 00	75,000 00
Chic., Burlington & Quincy R.R. 4s,	48,000	50,880 00	48,000 00
Concord & Montreal R.R. 4s,	50,000	55,000 00	50,000 00
Illinois Central R.R. 3½s,	350,000	357,000 00	350,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	15,000	20,250 00	15,000 00
Newport & Richford R.R. 5s,	2,000	2,240 00	2,000 00*
New York & New England R.R. 7s,	50,000	55,500 00	50,000 00
N. Y. & N. E. R.R. (terminal), 4s,	100,000	122,000 00	100,000 00
Old Colony R.R. 4s,	100,000	117,000 00	100,000 00
Vermont Valley R.R. 5s,	50,000	57,000 00	50,000 00
Western Pennsylvania R.R. 4s,	60,000	67,200 00	60,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	28,750 00	25,000 00
	\$1,185,000	\$1,302,945 00	\$1,185,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100,053 90 63,800 00	2 per cent. 4 “	\$36,000 00 1,397,559 75	4½ per cent. 5 “	\$250 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$113,950 00
Assessed value of the same,	128,600 00
Net income received from same during year ending Oct. 31, 1901, . . .	174 41
Number of loans which are of an amount not exceeding \$3,000 each, . .	465
Aggregate amount of the same,	684,039 75
Total number of loans upon real estate,	573
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	145,120 58
Times for the dividends fixed by the by-laws: Wednesday next after the first Tuesday of April and October; payable on following day.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$55,610 89 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 55,917 70 }	111,528 59
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,427
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,056
Total number of open accounts Oct. 31, 1901,	12,060

Waltham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$10,582 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	662,660 76
Number of same,	14,576
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	683,598 29
Number of same,	10,623
Date of examination by commissioner: March 8.	

WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 39.

LEWIS N. GILBERT, *President.*

FREDERICK D. GILMORE, *Treasurer.*

GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK,

FREDERICK D. GILMORE,

WILLIAM C. EATON,

FRANK M. SIBLEY,

HENRY K. HYDE.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$198,300 00	Deposits, . . .	\$4,336,377 64
Bank stock, as per schedule, .	439,680 88	Guaranty fund, .	167,503 13
Loan on bank stock, . . .	1,150 00	Interest account, .	21,591 81
Railroad bonds, as per schedule,	764,000 00	Profit and loss ac-	
Loan on railroad stock, . . .	300 00	count, . . .	10,350 32
Real estate (for banking pur-			
poses),	6,400 00		
Real estate by foreclosure, . .	30,886 91		
Loans on real estate, . . .	2,565,342 11		
Loans on personal security, . .	382,367 00		
Loans to counties, cities or towns			
(notes),	41,300 00		
Loans on depositors' books, . .	450 00		
Deposits in banks, on interest, .	62,564 45		
Deposits in banks, not on interest,	10,315 21		
Expense account,	3,283 70		
Premium account,	27,850 00		
Cash on hand,	1,632 64		
	<u>\$4,535,822 90</u>		<u>\$4,535,822 90</u>

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$37,564 45
Ware National Bank, Ware,	35,315 21

Ware Savings Bank — Continued.

Loan on Bank Stock:—

14 shares Ware National Bank, Ware, \$1,150 00

Loan on Railroad Stock:—

2 shares Boston & Albany R.R., \$300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$500	\$506 25	\$500 00
City of Bay City, Mich., 5s,	20,000	21,000 00	20,000 00
of Boston, Mass., 5s,	1,000	1,047 50	1,000 00
of Boston, Mass., 6s,	1,000	1,035 00	1,000 00
of Brockton, Mass., 5s,	30,000	33,825 00	30,000 00
of Canton, Ohio, 5s,	17,000	17,680 00	17,000 00
of Dayton, Ohio, 5s,	15,000	16,537 50	15,000 00
of Dayton, Ohio, 6s,	19,000	19,190 00	19,000 00
of Detroit, Mich., 6s,	1,000	1,112 50	1,000 00
of Detroit, Mich., 7s,	21,000	22,762 50	21,000 00
of Grand Rapids, Mich., 5s,	30,000	33,225 00	30,000 00
of Indianapolis, Ind., 5s,	12,800	15,264 00	12,800 00
of Lynn, Mass., 4s,	5,000	5,437 50	5,000 00
of Milwaukee, Wis., 5s,	6,000	6,220 00	6,000 00
of Rockford, Ill., 4½s,	12,000	12,870 00	12,000 00
of Springfield, Ohio, 6s,	7,000	7,070 00	7,000 00
	\$198,300	\$214,782 75	\$198,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	\$500	\$875 00	\$775 00
40	Miller's River N'l B'k, Athol,	4,000	6,600 00	7,400 00
68	Atlantic N'l B'k, Boston,	6,800	8,296 00	9,618 50
100	Atlas National Bank, Boston,	10,000	10,700 00	11,500 00
33	Blackstone N'l Bank, Boston,	759	165 00	1,392 50
60	Eliot National Bank, Boston,	6,000	9,000 00	6,960 00
175	First National Bank, Boston,	17,500	30,625 00	38,425 00
117	Merchants N'l Bank, Boston,	11,700	20,475 00	15,588 00
81	N'l B'k of Commerce, Boston,	8,100	10,206 00	9,259 50
73	National Bank of the Com- monwealth, Boston,	7,300	14,308 00	10,303 38
110	N'l B'k of Redemption, Boston,	11,000	13,750 00	12,602 50
156	N'l B'k of the Republic, Boston,	15,600	23,556 00	20,674 00
42	Nat'l Exchange Bank, Boston,	4,200	5,880 00	4,757 50

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
375	Nat'l Shawmut Bank, Boston, .	\$37,500	\$75,000 00	\$56,250 00
34	National Union Bank, Boston, .	3,400	5,134 00	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,832 00	13,575 00
15	Peoples Nat'l Bank, Boston, .	1,500	1,725 00	2,400 00
182	Second National Bank, Boston, .	18,200	32,760 00	28,053 50
118	Shawmut Nat'l Bank, Boston, .	—	118 00	590 00
250	State National Bank, Boston, .	25,000	27,750 00	30,383 50
86	Suffolk Nat'l Bank, Boston, .	8,600	9,890 00	11,267 00
45	Tremont Nat'l Bank, Boston, .	2,250	450 00	2,636 00
30	Washington N'l Bank, Boston, .	3,000	3,330 00	3,900 00
75	First N'l B'k, Easthampton, .	7,500	7,500 00	7,500 00
123	City Nat'l Bank, Holyoke, .	12,300	14,145 00	13,246 00
10	Leicester Nat'l B'k, Leicester, .	1,000	1,450 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	6,250 00	7,500 00
15	Southbridge Nat'l B'k, South- bridge, .	1,500	2,250 00	1,750 00
25	Agawam N'l B'k, Springfield, .	2,500	2,500 00	2,500 00
100	Chapin N'l Bank, Springfield, .	10,000	11,500 00	14,800 00
41	Chicopee N'l B'k, Springfield, .	4,100	6,150 00	6,975 00
37	City Nat'l B'k, Springfield, .	3,700	5,254 00	5,610 00
27	First Nat'l Bank, Springfield, .	2,700	2,835 00	3,915 00
10	Second N'l B'k, Springfield, .	1,000	1,300 00	1,620 00
546	Ware National Bank, Ware, .	54,600	57,876 00	67,166 00
25	City Nat'l Bank, Worcester, .	2,500	3,125 00	3,000 00
		\$324,609	\$446,560 00	\$439,680 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	\$3,000	\$3,030 00	\$3,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	50,000	58,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	5,000	5,200 00	5,000 00
Chic., Burlington & Quincy R.R. 5s,	94,000	107,630 00	94,000 00
Chicago & Northwestern R.R. 6s,	25,000	33,875 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
Illinois Central R.R. 4s,	25,000	28,250 00	25,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	67,500 00	50,000 00
Maine Central R.R. 7s,	50,000	65,000 00	50,000 00
New Haven & Northampton R.R. 5s,	50,000	56,500 00	50,000 00
New York & New England R.R. 6s,	16,000	17,200 00	16,000 00
New York & New England R.R. 7s,	84,000	92,820 00	84,000 00

Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 3½s,	\$100,000	\$104,250 00	\$100,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	35,000	43,050 00	35,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	50,000	60,000 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	102,000	135,660 00	102,000 00
Troy & Boston R.R. 7s,	20,000	30,600 00	20,000 00
	\$764,000	\$913,665 00	\$764,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,564 45	2 per cent.	\$245,000 00	4½ per cent.	\$512,087 55	5½ per cent.
53,000 00	3½ “	25,000 00	4¾ “	2,794 83	6 “
13,300 00	4 “	2,135,326 73	5 “		
25,000 00	4¾ “	4,400 00	5¼ “		

Amount invested in real estate for banking purposes,	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	5,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	30,886 91
Assessed value of the same,	20,775 00
Net income received from same during year ending Oct. 31, 1901, . . .	419 72
Number of loans which are of an amount not exceeding \$3,000 each, 744	
Aggregate amount of the same,	744,694 38
Total number of loans upon real estate,	927
Amount of investments from which no income is received,	10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	215,485 67
Times for the dividends fixed by the by-laws: January 3 and July 3; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$82,089 47 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 83,900 96 }	165,990 43
Number of accounts opened during the year ending Oct. 31, 1901, 1,016	
Number of accounts closed during the year ending Oct. 31, 1901, 857	
Total number of open accounts Oct. 31, 1901,	8,391

Ware Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$10,284 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	585,094 89
Number of same,	6,155
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	593,211 02
Number of same,	5,167
Date of examination by commissioner: May 6.	

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 27.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$31,000 00	Deposits, . . .	\$844,842 25
Bank stock, as per schedule, .	126,401 58	Guaranty fund, .	38,800 00
Railroad bonds, as per schedule, .	128,475 00	Interest account, .	23,606 59
Loan on railroad stock, . . .	5,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	25,000 00	count, . . .	311 06
Real estate by foreclosure, . .	89,000 00	Suspense account, .	771 08
Loans on real estate, . . .	186,105 00	Rent account, . .	788 74
Loans on personal security, . .	159,769 35		
Loans to counties, cities or towns			
(notes), . . .	131,340 97		
Deposit in bank, on interest, .	10,077 43		
Deposit in bank, not on interest,	625 38		
Expense account, . . .	502 61		
Taxes paid, . . .	1,322 40		
Central Vermont R.R. bonds,* .	14,500 00		
	\$909,119 72		\$909,119 72

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$10,077 43
National Bank of Wareham, Wareham,	625 38

Loan on Railroad Stock :—

50 shares New York, New Haven & Hartford R.R.,	\$5,000 00
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Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$6,000	\$6,600 00	\$6,000 00
of Everett, Mass., 4s,	10,000	10,900 00	10,000 00
of Northampton, Mass., 4s, . .	15,000	15,600 00	15,000 00
	\$31,000	\$33,100 00	\$31,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Andover Nat'l Bank, Andover,	\$300	\$330 00	\$322 50
41	Atlantic Nat'l Bank, Boston, .	4,100	5,002 00	4,679 26
100	Atlas National Bank, Boston, .	10,000	10,700 00	11,838 01
66	Blackstone Nat'l Bank, Boston,	1,518	330 00	5,092 80
131	Boylston Nat'l Bank, Boston, .	13,100	13,755 00	11,737 70
20	First National Bank, Boston, .	2,000	3,500 00	2,090 00
100	Merchants Nat'l Bank, Boston,	10,000	17,500 00	10,949 84
50	N'l Bank of Commerce, Boston,	5,000	6,300 00	7,053 50
30	N'l B'k of the Republic, Boston,	3,000	4,530 00	3,135 00
50	National City Bank, Boston, .	—	250 00	225 00
7	Nat'l Exchange Bank, Boston,	700	980 00	731 50
80	N'l Shawmut Bank, Boston, . .	8,000	16,000 00	12,000 00
66	Nat'l Webster Bank, Boston, . .	6,600	6,864 00	7,615 59
74	Second National Bank, Boston,	7,400	13,320 00	7,572 32
100	Shawmut Nat'l Bank, Boston, .	—	100 00	1 00
66	Shoe & Leather N'l B'k, Boston,	6,600	9,900 00	6,897 00
66	Suffolk National Bank, Boston,	6,600	7,590 00	8,744 80
50	Falmouth N'l B'k, Falmouth, .	5,000	5,250 00	5,428 28
25	Merchants Nat'l Bank, New Bedford,	2,500	4,875 00	2,612 50
179	National Bank of Wareham, Wareham,	17,900	19,690 00	17,674 98
		\$110,318	\$146,766 00	\$126,401 58

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$13,000	\$13,402 50	\$12,975 00
Boston & Maine R.R. 4s, . . .	10,000	11,500 00	10,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,450 00	5,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,950 00	10,000 00
Connecticut River R.R. 4s, . . .	5,000	5,750 00	5,000 00
Fitchburg R.R. 4½s, . . .	10,000	11,175 00	10,000 00
Fitchburg R.R. 5s, . . .	5,000	5,112 50	5,000 00
Illinois Central R.R. 3½s, . . .	25,000	25,250 00	25,000 00
Maine Central R.R. 7s, . . .	11,000	14,355 00	11,000 00
Maine Central and European & North American R.R. 4s, . . .	10,000	11,200 00	9,500 00
Old Colony R.R. 4s, . . .	15,000	16,725 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,600 00	10,000 00
	\$129,000	\$141,470 00	\$128,475 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$29,000 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,077 43	2 per cent.	\$25,000 00	3¾ per cent.	\$3,600 00	5½ per cent.
42,000 00	3¼ " "	1,000 00	3½ " "	57,694 35	6 " "
10,000 00	3¾ " "	102,673 72	4 " "	1,650 00	7 " "
5,000 00	3½ " "	47,000 00	4½ " "	280 00	7½ " "
10,000 00	3¾ " "	51,667 25	4½ " "	500 00	8 " "
32,000 00	3½ " "	92,150 00	5 " "		

Wareham Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$89,000 00
Assessed value of the same,	81,915 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,801 95
Number of loans which are of an amount not exceeding \$3,000 each, 142	
Aggregate amount of the same,	146,677 32
Total number of loans upon real estate, 107	
Amount of investments from which no income is received,	11,280 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	37,626 73
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,544 29 } during the year ending Oct. 31, 1901, . . . { $1\frac{3}{4}$ per cent., 13,822 21 }	27,366 50
Number of accounts opened during the year ending Oct. 31, 1901, . . .	458
Number of accounts closed during the year ending Oct. 31, 1901, . . .	235
Total number of open accounts Oct. 31, 1901,	2,534
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,685 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	135,490 69
Number of same,	2,035
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	124,013 20
Number of same,	1,125
Date of examination by commissioner: July 12.	

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 42.

WILLIAM A. JENKS, *President.*FREDERICK W. KIMBALL, *Treasurer.*EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM B. RAMSDELL,

FREDERICK W. KIMBALL,

MARCUS BURROUGHS,

EDGAR J. BUCK,

EDWARD FAIRBANKS.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M., 2 to 4 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	\$30,581 00	Deposits,	\$517,543 41
Loan on bank stock,	5,000 00	Guaranty fund,	12,653 75
Railroad bonds, as per schedule,	31,050 00	Interest account,	40 26
Loan on railroad stock,	185 00	Profit and loss ac-	
Loans on real estate,	359,688 64	count,	11,137 58
Loans on personal security,	54,890 00		
Loans to counties, cities or towns			
(notes),	9,097 10		
Deposits in banks, on interest,	48,413 41		
Expense account,	107 58		
Premium account,	5,374 13		
Cash on hand,	1,819 98		
	\$541,375 00		\$541,375 00

Cash on Deposit in Banks, amount in each : —

City National Bank, Springfield,	\$13,976 81
Springfield National Bank, Springfield,	12,651 63
Springfield Safe Deposit and Trust Company, Springfield,	12,278 09
Pyncheon National Bank, Springfield,	4,741 84
First National Bank, Worcester,	23 20

Loan on Bank Stock : —

30 shares Springfield Safe Deposit and Trust Company, Springfield,	} \$5,000 00
20 shares Greylock National Bank, Adams,	

Loan on Railroad Stock : —

1 share Boston & Albany R.R.,	\$185 00
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Warren Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l Bank of Commerce, Boston,	\$300	\$378 00	\$330 00
5	Nat'l Webster Bank, Boston, .	500	520 00	480 00
6	Tremont Nat'l Bank, Boston, .	300	60 00	60 00
6	Conway Nat'l Bank, Conway, .	600	600 00	600 00
10	City National Bank, Holyoke,	1,000	1,150 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,300 00	1,250 00
10	Home National Bank, Holyoke,	1,000	1,150 00	1,030 00
15	Pittsfield N'l Bank, Pittsfield,	1,500	2,295 00	2,250 00
9	Agawam N'l B'k, Springfield,	900	900 00	800 00
30	City Nat'l Bank, Springfield, .	3,000	4,260 00	4,100 00
39	First National B'k, Springfield,	3,900	4,095 00	4,095 00
14	Second Nat'l Bank, Springfield,	1,400	1,820 00	1,820 00
10	Citizens Nat'l B'k, Worcester, .	1,000	1,450 00	1,250 00
40	First Nat'l Bank, Worcester, .	4,000	7,600 00	7,600 00
24	Quinsigamond National Bank, Worcester,	2,400	3,120 00	2,991 00
8	City Nat'l Bank, Worcester, .	800	1,000 00	800 00
		\$23,600	\$31,698 00	\$30,581 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3s,	\$10,000	\$9,000 00	\$9,050 00
Illinois Central R.R. 3½s,	7,000	7,070 00	7,000 00
Maine Central R.R. 4s,	15,000	15,750 00	15,000 00
	\$32,000	\$31,820 00	\$31,050 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23 20	2 per cent.	\$2,800 00	4 per cent.	\$41,684 82	5½ per cent.
38,906 53	3 " "	40,600 00	4½ " "	17,296 28	6 " "
6,297 10	3½ " "	320,092 54	5 " "		

Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	167	
Aggregate amount of the same,		\$253,723 97
Total number of loans upon real estate,	183	
Gross amount of interest or profits, received or earned, as per books,		
during year ending Oct. 31, 1901,		24,859 10
Times for the dividends fixed by the by-laws: April 1 and October 1;		
payable on April 15 and October 15.		
Rate and amount of each semi-annual dividend	{ 2 per cent , \$9,342 93 }	19,060 12
during the year ending Oct. 31, 1901,	{ 2 per cent., 9,717 19 }	
Number of accounts opened during the year ending Oct. 31, 1901,	225	
Number of accounts closed during the year ending Oct. 31, 1901,	170	
Total number of open accounts Oct. 31, 1901,	1,848	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-		
clusive of taxes),		1,274 62
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1901,		94,481 24
Number of same,	1,452	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1901,		77,560 50
Number of same,	1,084	
Date of examination by commissioner: February 25.		

WARREN FIVE CENTS SAVINGS BANK — PEABODY.

Incorporated April 28, 1854. Present number of corporators, 50.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN,

NATHANIEL SYMONDS,

FRANK W. STANLEY,

LEVERETT POOR,

GEORGE E. SPAULDING.

Open for business every business day, 8.30 A.M. to 1.15 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$504,012 50	Deposits,	\$2,713,961 87
Bank stock, as per schedule, .	211,590 25	Guaranty fund, .	139,000 00
Railroad bonds, as per schedule, .	407,500 00	Interest account, .	47,483 91
Real estate by foreclosure, .	20,424 45	Profit and loss account,	50,889 02
Loans on real estate,	957,122 00		
Loans on personal security, .	767,850 00		
Deposit in bank, on interest, .	36,659 70		
Deposit in bank, not on interest, .	2,242 56		
Suspense account,	33,160 75		
Insurance and taxes paid, . .	461 00		
Furniture and fixtures, . . .	6,000 00		
Cash on hand,	4,311 59		
	<hr/>		<hr/>
	\$2,951,334 80		\$2,951,334 80

Cash on Deposit in Banks, amount in each:—

Warren National Bank, Peabody,	\$36,659 70
South Danvers National Bank, Peabody,	2,242 56

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,550 00	\$5,000 00
City of Beverly, Mass., 4s, .	8,000	8,740 00	8,000 00
of Canton, Ohio, 5s, .	20,500	22,042 50	20,500 00
of Dayton, Ohio, 5s, .	32,000	36,032 50	32,000 00
of Fall River, Mass., 3½s, .	8,000	8,440 00	8,000 00
of Fort Wayne, Ind., 3½s, .	10,000	10,250 00	10,000 00
of Fort Wayne, Ind., 4½s, .	15,000	16,725 00	15,000 00
of Grand Rapids, Mich., 4½s, .	26,000	28,590 00	26,000 00
of Haverhill, Mass., 4s, .	5,000	5,362 50	5,000 00
of Kansas City, Mo., 4½s, .	50,000	56,500 00	50,000 00
of Milwaukee, Wis., 5s, .	48,000	53,043 75	48,000 00
of Newton, Mass., 6s, .	3,000	3,285 00	3,000 00
of Peoria, Ill., 4½s, .	19,500	20,366 25	19,500 00*
of Portland, Me., 6s, .	10,000	11,425 00	9,512 50
of Providence, R. I., 5s, .	28,000	30,240 00	28,000 00
of Rockford, Ill., 5s, .	15,500	16,042 50	15,500 00
of Saginaw, Mich., 4s, .	5,000	5,400 00	5,000 00
of Saginaw, Mich., 4½s, .	24,000	25,780 00	24,000 00
of Saginaw, Mich., 5s, .	24,000	25,200 00	24,000 00
of Scranton, Pa., 4½s, .	30,000	33,237 50	30,000 00
of Springfield, Ohio, 5s, .	25,000	28,187 50	25,000 00
of Terre Haute, Ind., 4s, .	15,000	15,675 00	15,000 00
of Waterbury, Conn., 4s, .	15,000	16,200 00	15,000 00
of Youngstown, Ohio, 5s, .	30,000	33,375 00	30,000 00
Town of Arlington, Mass., 4s, .	10,000	11,225 00	10,000 00
of Dalton, Mass., 4s, .	15,000	16,162 50	15,000 00
of Stoughton, Mass., 4s, .	8,000	8,770 00	8,000 00
	\$504,500	\$551,847 50	\$504,012 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$13,054 00	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	17,655 00	16,500 00
67	Blackstone N'l Bank, Boston, .	1,541	335 00	1,541 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	15,000 00
37	Continental N'l Bank, Boston, .	—	185 00	—
100	Eliot National Bank, Boston, .	10,000	15,000 00	10,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,000 00	10,000 00
31	Freemans Nat'l Bank, Boston, .	3,100	3,131 00	3,100 00
126	Lincoln Nat'l Bank, Boston, .	1,260	378 00	1,260 00

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Manufacturers N'l B'k, Boston,	—	\$300 00	—
120	Massachusetts N'l B'k, Boston,	\$12,000	13,440 00	\$18,000 00
50	Merchants N'l Bank, Boston, .	5,000	8,750 00	5,000 00
22	Mt. Vernon N'l Bank, Boston,	2,200	2,134 00	2,200 00
50	National Bank of the Common- wealth, Boston,	5,000	9,800 00	4,996 25
48	N'l B'k of Redemption, Boston,	4,800	6,000 00	4,800 00
50	N'l B'k of the Republic, Boston,	5,000	7,550 00	5,000 00
60	National City Bank, Boston, .	—	300 00	—
80	Nat'l Exchange Bank, Boston,	8,000	11,200 00	8,000 00
67	N'l Hide & Leather B'k, Boston,	6,700	8,308 00	6,700 00
267	Nat'l Shawmut Bank, Boston, .	26,700	53,400 00	40,050 00
94	Nat'l Webster Bank, Boston, .	9,400	9,776 00	9,400 00
35	New England N'l B'k, Boston,	3,500	5,040 00	3,500 00
84	Shawmut Nat'l Bank, Boston, .	—	84 00	—
90	Shoe & Leather N'l B'k, Boston,	9,000	13,500 00	8,983 00
27	Suffolk Nat'l Bank, Boston, .	2,700	3,105 00	2,700 00
50	Tremont Nat'l Bank, Boston, .	2,500	500 00	2,500 00
5	Washington N'l B'k, Boston, .	500	555 00	500 00
27	Winthrop Nat'l Bank, Boston,	2,700	4,320 00	2,700 00
48	N'l Grand Bank, Marblehead, .	4,800	5,520 00	4,595 00
100	Warren Nat'l Bank, Peabody,	10,000	10,500 00	10,000 00
100	Asiatic National Bank, Salem,	3,000	2,800 00	3,000 00
11	Merchants Nat'l Bank, Salem,	550	726 00	550 00
9	Nat'l Exchange Bank, Salem,	315	45 00	315 00
		\$187,466	\$255,391 00	\$211,590 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$25,000	\$25,375 00	\$25,000 00
Boston & Maine R.R. 4s,	10,000	11,500 00	10,000 00
Boston & Maine R.R. 4½s,	30,000	37,800 00	30,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,950 00	10,000 00
Concord & Montreal R.R. 4s, . . .	40,000	43,800 00	40,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,800 00	20,000 00
Dexter & Piscataquis R.R. 4s, . .	8,000	8,680 00	8,000 00
Eastern R.R. 6s,	5,000	5,562 50	4,750 00
Eric & Pittsburgh R.R. 3½s, . . .	25,000	25,625 00	25,000 00
Fitchburg R.R. 5s,	45,000	49,162 50	45,000 00
Illinois Central R.R. 3½s,	20,000	20,200 00	19,750 00
Maine Central R.R. 4½s,	23,000	25,300 00	23,000 00

Warren Five Cents Savings Bank, Peabody — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$15,000	\$19,575 00	\$15,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	35,000	42,350 00	35,000 00
Penobscot Shore Line R.R. 4s, . . .	10,000	10,750 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	20,000	21,800 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	25,000	30,500 00	25,000 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	12,000	12,210 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,400 00	20,000 00
	\$408,000	\$457,840 00	\$407,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,659 70	2½ per cent.	\$25,000 00	4¾ per cent.	\$582,447 00	5 per cent.
25,000 00	3¾ “	324,275 00	4½ “	140,560 00	5½ “
352,000 00	4 “	75,000 00	4¾ “	30,690 00	6 “
170,000 00	4¼ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$20,424 45
Assessed value of the same,	23,150 00
Net income received from same during year ending Oct. 31, 1901, . . .	214 77
Number of loans which are of an amount not exceeding \$3,000 each, . .	199
Aggregate amount of the same,	233,587 00
Total number of loans upon real estate,	264
Amount of investments from which no income is received,	41,518 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	130,010 23
Times for the dividends fixed by the by-laws: third Wednesday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$47,103 28 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 46,918 87 }	94,022 15
Number of accounts opened during the year ending Oct. 31, 1901, . . .	468
Number of accounts closed during the year ending Oct. 31, 1901, . . .	502
Total number of open accounts Oct. 31, 1901,	5,996
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	5,854 57
Amount of deposits, not including dividends, received during the year ending Oct 31, 1901,	244,600 43
Number of same,	3,295
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	382,621 63
Number of same,	3,835
Date of examination by commissioner: March 25.	

WARREN INSTITUTION FOR SAVINGS—(CHARLES-TOWN DISTRICT) BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 91.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER,	CHARLES F. FAIRBANKS,
NELSON BARTLETT,	CHARLES R. LAWRENCE,
JOHN TURNER,	EVERETT TORREY,
FRANK D. BROWN.	

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.; also Wednesdays, 3 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,767,000 00	Deposits,	\$9,793,050 95
Bank stock, as per schedule, .	139,815 00	Guaranty fund, . . .	482,000 00
Loans on bank stock,	16,000 00	Profit and loss account,	267,343 28
Railroad bonds as per schedule, .	976,000 00		
Commonwealth of Massachusetts note,	25,000 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure, . . .	12,027 82		
Loans on real estate,	4,949,030 00		
Loans on personal security, . . .	1,366,500 00		
Loans to counties, cities or towns (notes),	641,000 00		
Deposits in banks, on interest, .	462,060 46		
Cash on hand,	37,960 95		
	<u>\$10,542,394 23</u>		<u>\$10,542,394 23</u>

Cash on Deposit in Banks, amount in each : —

Bunker Hill National Bank, Boston,	\$211,096 67
Second National Bank, Boston,	250,963 79

Loans on Bank Stock, amount on each : —

60 shares Bunker Hill National Bank, Boston,	\$6,000 00
100 shares Colonial National Bank, Boston,	10,000 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$300,000	\$300,000 00	\$300,000 00
Massachusetts 3½s,	250,000	273,750 00	250,000 00
City of Biddeford, Me., 4s,	5,000	5,050 00	5,000 00*
of Boston, Mass., 4s,	200,000	220,750 00	200,000 00
of Boston, Mass., 5s,	100,000	107,500 00	100,000 00
of Brockton, Mass., 4s,	50,000	53,875 00	50,000 00
of Chelsea, Mass., 4s,	34,000	36,210 00	34,000 00
of Dayton, Ohio, 4s,	50,000	50,875 00	50,000 00
of Everett, Mass., 4s,	55,000	61,325 00	55,000 00
of Hartford, Conn., 4s,	50,000	55,250 00	50,000 00
of Haverhill, Mass., 4s,	91,000	102,490 00	91,000 00
of Lynn, Mass., 4s,	86,000	92,665 00	86,000 00
of Malden, Mass., 4s,	5,000	5,012 50	5,000 00
of New Bedford, Mass., 4s,	14,000	14,070 00	14,000 00
of Providence, R. I., 5s,	50,000	53,750 00	50,000 00
of Somerville, Mass., 4s,	12,000	12,660 00	12,000 00
of Taunton, Mass., 4s,	64,000	73,440 00	64,000 00
Town of Braintree, Mass., 4s,	50,000	55,000 00	50,000 00
of Canton, Mass., 4s,	36,000	37,800 00	36,000 00
of Cranston, R. I., 4s,	50,000	54,000 00	50,000 00
of Reading, Mass., 4s,	80,000	85,200 00	80,000 00
of Stoneham, Mass., 3½s,	30,000	30,600 00	30,000 00
of Wellesley, Mass., 4s,	5,000	5,250 00	5,000 00
of Weymouth, Mass., 4s,	100,000	107,750 00	100,000 00
	\$1,767,000	\$1,894,272 50	\$1,767,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$9,630 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston, .	20,000	38,000 00	20,000 00
158	Eliot National Bank, Boston, .	15,800	23,700 00	15,800 00
100	Howard Nat'l Bank, Boston, .	6,700	1,500 00	1,200 00
20	National City Bank, Boston, .	—	100 00	—
75	National Eagle Bank, Boston, .	150	225 00	75 00
100	N'l Hide & Leather B'k, Boston, .	10,000	12,400 00	10,000 00
200	National Union Bank, Boston, .	20,000	30,200 00	20,000 00
67	Nat'l Webster Bank, Boston, .	6,700	6,968 00	6,700 00
116	New England N'l B'k, Boston, .	11,600	16,704 00	11,600 00
43	Second Nat'l Bank, Boston, .	4,300	7,740 00	4,300 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	7,500 00	5,000 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
118	State National Bank, Boston, .	\$11,800	\$13,098 00	\$11,800 00
166	Third National Bank, Boston,	16,600	17,596 00	16,600 00
54	Tremont Nat'l Bank, Boston, .	2,700	540 00	540 00
30	Winthrop Nat'l Bank, Boston,	3,000	4,800 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,250 00	4,200 00
		\$147,550	\$195,951 00	\$139,815 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$100,000	\$102,250 00	\$100,000 00
Boston & Maine R.R. 4s, . . .	100,000	114,000 00	100,000 00
Boston & Maine R.R. 4½s, . . .	26,000	32,760 00	26,000 00
Boston & Providence R.R. 4s, . . .	50,000	54,375 00	50,000 00
Boyer Valley R.R. 3½s, . . .	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	109,500 00	100,000 00
Chic., Burlington & Quincy R.R. 7s,	100,000	105,500 00	100,000 00
Concord & Montreal R.R. 4s, . . .	50,000	54,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	57,750 00	50,000 00
Erie & Pittsburgh R.R. 3½s, . . .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s, . . .	100,000	103,000 00	100,000 00
Illinois Central R.R. 3½s, . . .	50,000	50,500 00	50,000 00
Illinois Central R.R. 4s, . . .	25,000	28,250 00	25,000 00
Minnesota & Iowa R.R. 3½s, . . .	50,000	51,000 00	50,000 00
Old Colony R.R. 4s, . . .	50,000	55,500 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	56,250 00	50,000 00
	\$976,000	\$1,052,135 00	\$976,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$100,000 00

Warren Institution for Savings, etc., Boston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$462,060 46	2 per ct.	\$992,500 00	3½ per ct.	\$623,100 00	4½ per cent.
50,000 00	2.93½ "	100,000 00	3¾₁₀ "	1,497,680 00	5 "
25,000 00	3 "	576,000 00	3¾ "	54,500 00	5½ "
25,000 00	3¼₂₀ "	225,000 00	3½ "	35,800 00	6 "
35,000 00	3¼₁₀ "	1,951,900 00	4 "	3,000 00	6½ "
140,000 00	3¾₂₀ "	232,000 00	4¼ "	550 00	7 "
330,000 00	3½ "	50,000 00	4¾ "	500 00	7½ "
50,000 00	3¾₂₅ "				

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	61,800 00
Net income received from same during year ending Oct. 31, 1901, . . .	1,922 09
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	12,027 82
Assessed value of the same,	17,300 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	547
Aggregate amount of the same,	836,800 00
Total number of loans upon real estate,	760
Amount of investments from which no income is received,	3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	418,177 05
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$163,607 92 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 162,000 00* }	325,607 92
Number of accounts opened during the year ending Oct. 31, 1901, . . .	1,486
Number of accounts closed during the year ending Oct. 31, 1901, . . .	1,259
Total number of open accounts Oct. 31, 1901,	21,280
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	18,175 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,019,025 00
Number of same,	12,739
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,206,469 00
Number of same,	12,620
Date of examination by commissioner: March 21.	

* Estimated.

WASHINGTON SAVINGS INSTITUTION—LOWELL.

Incorporated May 23, 1892. Present number of corporators, 22.

JOHN J. DONOVAN, *President.*

GEORGE M. HARRIGAN, *Treasurer.*

GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. DONOVAN,
PATRICK GILBRIDE,
DENIS MURPHY,
THOMAS C. LEE,

PETER F. CONATON,
PATRICK O'HEARN,
JOHN J. HOGAN.

Open for business every business day, 9 A.M. to 1 P.M., also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	\$15,000 00	Deposits,	\$784,567 31
Loans on real estate,	448,458 00	Guaranty fund, . .	9,900 00
Loans on personal security, . .	177,250 00	Interest account, . .	1,842 62
Loans to counties, cities or towns (notes),	111,645 00		
Deposits in banks, on interest, .	32,581 52		
Taxes paid,	618 41		
Cash on hand,	10,757 00		
	<hr/> \$796,309 93		<hr/> \$796,309 93

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$5,098 15
Globe National Bank, Boston,	1,025 88
Lowell Trust Company, Boston,	26,457 49

Washington Savings Institution, Lowell — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,250 00	\$10,000 00
Illinois Central R.R. 3½s,	5,000	5,150 00	5,000 00
	\$15,000	\$15,400 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,581 52	2 per cent.	\$50,000 00	4½ per cent.	\$3,500 00	5½ per cent.
15,000 00	3¾ " 10	511,805 00	5 " "	111,048 00	6 " "
46,000 00	3½ " "				

Number of loans which are of an amount not exceeding \$3,000 each,	245	
Aggregate amount of the same,		\$303,969 17
Total number of loans upon real estate,	271	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	28,090 39	
Times for the dividends fixed by the by-laws: second Saturday in February and August; payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$12,273 72 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 13,690 49 }	25,964 21	
Number of accounts opened during the year ending Oct. 31, 1901,	787	
Number of accounts closed during the year ending Oct. 31, 1901,	431	
Total number of open accounts Oct. 31, 1901,	2,449	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,198 22	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	335,599 65	
Number of same,	3,386	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	235,636 31	
Number of same,	2,670	
Date of examination by commissioner: November 20.		

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

JULIAN A. MEAD, *President.*

NATHAN A. FRYE, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HERBERT H. SAWYER,

GEORGE S. WRIGHT,

JULIAN A. MEAD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 1 P.M.; also Thursdays, 7 to 8.45 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$224,867 23	Deposits,	\$1,161,186 95
Bank stock, as per schedule, .	26,218 25	Guaranty fund, .	28,883 63
Railroad bonds, as per schedule, .	260,601 25	Interest account, .	21,676 73
Boston Terminal Co. bonds, .	45,175 00	Bank liquidation account,	528 27
Real estate (for banking purposes),	30,636 58		
Real estate by foreclosure,	24,361 87		
Loans on real estate,	538,942 00		
Loans on personal security,	29,000 00		
Deposits in banks, on interest, . .	25,555 55		
Expense account,	304 39		
Suspense account,	3,534 04		
Cash on hand,	3,079 42		
	\$1,212,275 58		\$1,212,275 58

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$14,250 00
Boston Safe Deposit and Trust Company, Boston,	4,018 63
Union Market National Bank, Watertown,	7,286 32

Watertown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$2,000	\$2,185 00	\$2,000 00
of Boston, Mass., 6s, . . .	1,000	1,036 25	1,000 00
of Brockton, Mass., 3½s, . . .	9,800	10,290 00	10,398 09
of Cambridge, Mass., 6s, . . .	6,000	6,502 50	6,000 00
of Dubuque, Iowa, 4s, . . .	10,000	10,900 00	11,150 00
of Fall River, Mass., 4½s, . . .	5,000	5,512 50	5,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,250 00	11,000 00
of Lawrence, Mass., 4s, . . .	5,000	5,075 00	5,000 00
of Lynn, Mass., 4s, . . .	10,000	10,587 50	10,695 00
of Medford, Mass., 4s, . . .	5,000	5,635 00	5,000 00
of Minneapolis, Minn., 4½s, . . .	10,000	11,325 00	11,000 00
of Quincy, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Rockford, Ill., 4½s, . . .	3,000	3,157 50	3,210 00
of Waltham, Mass., 4s, . . .	5,000	5,625 00	5,000 00
Town of Arlington, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Belmont, Mass., 4s, . . .	18,000	20,325 00	19,217 50
of Concord, Mass., 4s, . . .	8,000	9,280 00	9,330 00
of Gt. Barrington, Mass., 4s, . . .	5,000	5,612 50	5,000 00
of Watertown, Mass., 3½s, . . .	20,000	20,450 00	20,333 34
of Watertown, Mass., 4s, . . .	62,000	64,058 75	63,485 00
of Watertown, Mass., 4½s, . . .	10,000	10,050 00	10,000 00
of Watertown, Mass., 5s, . . .	1,000	1,048 75	1,048 30
	\$215,800	\$230,656 25	\$224,867 23

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Central National Bank, Boston,	\$2,000	\$2,360 00	\$2,000 00
70	Colonial National B'k, Boston,	7,000	10,500 00	10,500 00
50	Continental N'l Bank, Boston,	—	250 00	—
12	Hancock National B'k, Boston,	1,200	60 00	1,227 00
20	Manufacturers N'l B'k, Boston,	—	60 00	—
20	Metropolitan N'l Bank, Boston,	2,000	2,000 00	2,040 00
5	National Bank of the Com- monwealth, Boston, . . .	500	980 00	676 25
10	Nat'l Exchange Bank, Boston,	1,000	1,400 00	1,275 00
32	Nat'l Shawmut Bank, Boston,	3,200	6,400 00	4,800 00
20	Third National Bank, Boston, .	2,000	2,120 00	2,000 00
12	Union Market National Bank, Watertown, . . .	1,200	1,620 00	1,700 00
		\$20,100	\$27,750 00	\$26,218 25

Watertown Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,230 00	\$2,000 00
Boston & Maine R.R. 4s,	13,000	15,015 00	14,181 25
Chic., Burlington & Quincy R.R. 3½s,	35,000	35,700 00	36,256 25
Concord & Montreal R.R. 4s,	5,000	5,481 25	5,000 00
Fitchburg R.R. 4s,	20,000	21,362 50	20,675 00
Fitchburg R.R. 5s,	13,000	14,202 50	14,012 50
Illinois Central R.R. 3½s,	20,000	20,100 00	20,675 00
Illinois Central R.R. 4s,	10,000	11,200 00	11,200 00
Maine Central R.R. 4s,	3,000	3,153 75	3,000 00
Maine Central R.R. 4½s,	10,000	10,950 00	10,000 00
Maine Central R.R. 7s,	10,000	13,025 00	12,000 00
Minnesota & Iowa R.R. 3½s,	20,000	20,500 00	20,300 00
N. Y. & N. E. R.R. (terminal) 4s,	15,000	18,000 00	16,000 00
New York, New Haven & Hartford R.R. 3½s,	45,000	47,250 00	47,406 25
Old Colony R.R. 4s,	10,000	11,150 00	10,750 00
Upper Coos R.R. 4½s,	6,000	6,510 00	6,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,100 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	6,000	6,747 50	6,145 00
	\$248,000	\$267,677 50	\$260,601 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$40,000	\$46,400 00	\$45,175 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,555 55	2 per cent.	\$407,017 00	5 per cent.	\$33,425 00	6 per cent.
89,100 00	4½ " "	38,400 00	5½ " "		

Watertown Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$30,636 58
Estimated value of the same,	30,636 58
Assessed value of the same,	23,750 00
Net income received from same during year ending Oct. 31, 1901, . . .	554 49
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	24,361 87
Assessed value of the same,	38,550 00
Number of loans which are of an amount not exceeding \$3,000 each, 133	
Aggregate amount of the same,	212,375 00
Total number of loans upon real estate,	180
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	52,590 40
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,006 83 } during the year ending Oct. 31, 1901, . { 1½ per cent., 18,558 54 }	38,565 37
Number of accounts opened during the year ending Oct. 31, 1901, .	621
Number of accounts closed during the year ending Oct. 31, 1901, .	324
Total number of open accounts Oct. 31, 1901,	3,365
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,322 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	299,274 75
Number of same,	4,102
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	213,042 68
Number of same,	2,803
Date of examination by commissioner: January 8.	

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 48.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING,

E. P. MORTON,

LYMAN R. EDDY,

B. B. MURDOCK,

J. W. DOBBIE.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1 to 3 P.M. ;
Saturdays, 9 A.M. to 12 M. ; also Friday evenings, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$80,000 00	Deposits,	\$1,565,517 91
Bank stock, as per schedule, .	63,415 00	Guaranty fund, .	73,300 00
Loan on bank stock, . . .	300 00	Interest account, .	30,253 59
Railroad bonds, as per schedule, .	190,000 00	Profit and loss ac-	
Loans on real estate, . . .	1,010,050 70	count,	50,092 41
Loans on personal security, .	294,664 94		
Loans to counties, cities or towns			
(notes),	13,500 00		
Deposits in banks, on interest, .	65,064 75		
Expense account,	927 42		
Cash on hand,	1,241 10		
	\$1,719,163 91		\$1,719,163 91

Cash on Deposit in Banks, amount in each : —

First National Bank, Webster,	\$31,888 70*
First National Bank, Worcester,	33,176 05

Loan on Bank Stock : —

17 shares First National Bank, Webster,	\$300 00
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* This amount, in excess of the legal limit, has been reduced.

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . .	\$10,000	\$10,900 00	\$10,000 00
of Dayton, Ohio, 5s, . . .	10,000	12,100 00	10,000 00
of Haverhill, Mass., 4s, . .	10,000	11,100 00	10,000 00
of Milwaukee, Wis., 5s, . .	20,000	22,100 00	20,000 00
Town of Webster, Mass., 4s, . .	30,000	33,525 00	30,000 00
	\$80,000	\$89,725 00	\$80,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	\$4,000	\$4,280 00	\$4,000 00
35	Blackstone N'l Bank, Boston, .	805	175 00	805 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
10	Eliot National Bank, Boston, .	1,000	1,500 00	1,000 00
66	Lincoln Nat'l Bank, Boston, .	660	198 00	660 00
10	Merchants N'l Bank, Boston, .	1,000	1,750 00	1,000 00
2	National City Bank, Boston, .	—	10 00	—
3	N'l Hide & Leather B'k, Boston,	300	372 00	300 00
43	Nat'l Webster Bank, Boston, .	4,300	4,472 00	4,300 00
25	Old Boston N'l Bank, Boston, .	2,500	2,475 00	2,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	11,250 00	7,500 00
20	South End Nat'l B'k, Boston, .	2,000	1,500 00	2,000 00
10	State National Bank, Boston, .	1,000	1,110 00	1,000 00
15	First National Bank, Barre, .	1,500	1,500 00	1,500 00
7½	Grafton Nat'l B'k, Grafton, .	750	750 00	750 00
6	Millbury N'l B'k, Millbury, .	600	600 00	600 00
10	First N'l Bank, Newburyport, .	1,000	1,250 00	1,000 00
15	First N'l Bank, Norwich, Ct., .	1,500	1,500 00	1,500 00
3	Southbridge Nat'l B'k, South- bridge,	300	420 00	300 00
152	First Nat'l Bank, Webster, .	15,200	17,480 00	15,200 00
12	City Nat'l Bank, Worcester, .	1,200	1,500 00	1,200 00
12	First N'l B'k, Worcester, .	1,200	2,280 00	1,200 00
30	Mechanics N'l B'k, Worcester,	3,000	2,850 00	3,000 00
61	Quinsigamond National Bank, Worcester,	6,100	7,930 00	6,100 00
40	Worcester N'l B'k, Worcester,	4,000	7,200 00	4,000 00
		\$63,415	\$76,452 00	\$63,415 00

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$12,000	\$13,440 00	\$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,075 00	5,000 00
Boston & Maine R.R. 4s,	20,000	23,000 00	20,000 00
Boston & Maine R.R. 4½s,	23,000	28,980 00	23,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	16,350 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,200 00	10,000 00
Maine Central R.R. 4½s,	10,000	10,950 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,400 00	5,000 00*
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,250 00	25,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	10,000	11,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,200 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,700 00	20,000 00
	\$190,000	\$217,195 00	\$190,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$65,064 75	3 per cent.	\$281,300 00	4½ per cent.	\$19,300 00	5½ per cent.
13,500 00	4 "	956,300 70	5 "	48,114 94	6½ "

Number of loans which are of an amount not exceeding \$3,000 each, 665
 Aggregate amount of the same, \$597,700 70
 Total number of loans upon real estate, 669
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 80,338 20
 Times for the dividends fixed by the by-laws: January 1 and July 1; payable
 on January 15 and July 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$28,139 50 }
 during the year ending Oct. 31, 1901, . . . { 2 per cent., 29,299 72 } 57,439 22
 Number of accounts opened during the year ending Oct. 31, 1901, . 432
 Number of accounts closed during the year ending Oct. 31, 1901, . 291
 Total number of open accounts Oct. 31, 1901, 4,617

Webster Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$3,049 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	254,022 05
Number of same,	3,662
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	218,784 95
Number of same,	2,565
Date of examination by commissioner: May 9.	

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 35.
 (Office vacant), *President*. THOMAS KEMP, *Treasurer*.
THOMAS KEMP, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

ISAIAH C. YOUNG, TIMOTHY D. ATWOOD,
GILES W. HOLBROOK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$95,567 50	Deposits,	\$436,298 15
Bank stock, as per schedule, .	57,868 00	Guaranty fund, .	15,695 50
Railroad bonds, as per schedule, .	149,216 28	Profit and loss ac-	
Boston Terminal Co. bonds, .	5,000 00	count,	6,905 29
Real estate (for banking pur-			
poses),	3,055 46		
Loans on real estate,	77,080 00		
Loans on personal security, .	56,738 00		
Loans to counties, cities or towns			
(notes),	6,558 00		
Loans on depositors' books, .	40 00		
Deposits in banks, on interest, .	7,409 45		
Cash on hand,	366 25		
	\$458,898 94		\$458,898 94

Cash on Deposit in Banks, amount in each:—

Atlas National Bank, Boston,	\$5,535 91
Shoe and Leather National Bank, Boston,	1,873 54

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$2,000	\$2,170 00	\$2,000 00
County of Aroostook, Me., 4½s,	5,000	5,500 00	5,000 00
City of Boston, Mass., 4s,	10,000	10,625 00	10,412 50
of Brockton, Mass., 4s,	4,500	4,500 00	4,685 00

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,975 00	\$10,000 00
of Concord, N. H., 4s, . . .	4,000	4,460 00	4,000 00
of Dayton, Ohio, 4s, . . .	10,000	10,975 00	10,000 00
of Malden, Mass., 4s, . . .	5,000	5,212 50	5,462 50
of Milwaukee, Wis., 5s, . . .	500	545 00	557 50
of Newton, Mass., 4s, . . .	10,000	11,200 00	11,500 00
of Rutland, Vt., 4s, . . .	10,000	11,150 00	11,450 00
of Springfield, Ohio, 5s, . . .	5,000	5,475 00	5,212 50
of Waltham, Mass., 4s, . . .	4,000	4,460 00	4,000 00
Town of Millis, Mass., 4s, . . .	5,000	5,600 00	5,287 50
of Wakefield, Mass., 4s, . . .	6,000	6,420 00	6,000 00
	\$91,000	\$99,267 50	\$95,567 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlas National Bank, Boston, .	\$4,500	\$4,815 00	\$4,500 00
66	Blackstone N'l B'k, Boston, .	1,518	330 00	18 00
50	Central National Bank, Boston,	5,000	5,900 00	5,000 00
71	Colonial Nat'l Bank, Boston, .	7,100	10,650 00	10,650 00
50	Eliot National Bank, Boston, .	5,000	7,500 00	5,000 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,600 00	2,000 00
69	Hancock Nat'l Bank, Boston, .	6,900	345 00	900 00
71	Manufacturers N'l B'k, Boston,	-	213 00	-
10	Merchants Nat'l Bank, Boston,	1,000	1,750 00	1,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,550 00	5,000 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,232 00	1,800 00
23	Nat'l Webster Bank, Boston, .	2,300	2,392 00	2,300 00
50	Shawmut Nat'l Bank, Boston, .	-	50 00	-
8	Shoe & Leather N'l B'k, Boston,	800	1,200 00	800 00
20	South End Nat'l Bank, Boston,	2,000	1,500 00	2,000 00
50	State National Bank, Boston, .	5,000	5,550 00	5,000 00
54	Suffolk National Bank, Boston,	5,400	6,210 00	5,400 00
95	Tremont National B'k, Boston,	4,750	950 00	500 00
54	Union Market National Bank, Watertown,	5,400	7,290 00	6,000 00
		\$65,468	\$69,027 00	\$57,868 00

Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$16,000	\$18,400 00	\$16,390 50
Boston & Maine R.R. 4½s,	4,000	4,840 00	4,000 00
Concord & Montreal R.R. 4s,	15,000	16,350 00	15,000 00
Fitchburg R.R. 4s,	27,000	28,270 00	26,975 00
Fitchburg R.R. 5s,	16,000	16,320 00	16,780 00
Maine Central R.R. 4s,	10,000	10,500 00	10,262 50
Newport & Richford R.R. 5s,	5,000	5,400 00	5,000 00*
Old Colony R.R. 4s,	17,000	19,295 00	18,510 50
Portland & Rumford Falls R.R. 4s,	6,000	6,480 00	6,100 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,100 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,250 00	10,197 78
	\$146,000	\$158,655 00	\$149,216 28

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$5,000	\$5,800 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,409 45	2 per cent.	\$87,596 00	5 per cent.	\$21,170 00	6 per cent.
19,000 00	4½ “	12,650 00	5½ “		

Amount invested in real estate for banking purposes, \$3,055 46
 Estimated value of the same, 4,000 00
 Assessed value of the same, 5,000 00
 Number of loans which are of an amount not exceeding \$3,000 each, 50
 Aggregate amount of the same, 32,608 00
 Total number of loans upon real estate, 33
 Amount of investments from which no income is received, 500 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 20,339 29
 Times for the dividends fixed by the by-laws: second Wednesday in
 January and July; payable on same days.

Wellfleet Savings Bank — Concluded.

Rate and amount of each semi-annual dividend	{ 1½ per cent., \$6,595 05 }	\$13,011 36
during the year ending Oct. 31, 1901,	{ 1½ per cent., 6,416 31 }	
Number of accounts opened during the year ending Oct. 31, 1901,	79	
Number of accounts closed during the year ending Oct. 31, 1901,	74	
Total number of open accounts Oct. 31, 1901,	1,118	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		2,531 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		36,443 74
Number of same,	460	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		64,499 30
Number of same,	695	
Date of examination by commissioner: August 8.		

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 33.

ALDEN L. BOYNTON, *President.*

THOMAS J. HASTIE, *Treasurer.*

ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN L. BRIGHAM,

LEWIS RICE,

CHAS. S. HENRY,

B. C. HATHAWAY,

A. L. BOYNTON,

WALTER C. METCALF.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$90,500 00	Deposits, . . .	\$833,698 61
Bank stock, as per schedule, .	30,600 00	Guaranty fund, .	42,700 00
Loan on bank stock, . . .	200 00	Interest account, .	12,221 97
Railroad bonds, as per schedule, .	59,000 00	Profit and loss ac-	
Real estate by foreclosure, .	58,425 60	count, . . .	17,830 87
Loans on real estate, . . .	557,907 25	Real estate income	
Loans on personal security, .	13,219 67	account, . . .	\$21 08
Loans to counties, cities or towns			
(notes), . . .	55,000 00		
Deposits in banks, on interest, .	39,979 82		
Deposit in bank, not on interest, .	95 85		
Expense account, . . .	802 06		
Taxes and insurance paid, . . .	381 84		
Cash on hand, . . .	1,160 44		
	\$907,272 53		\$907,272 53

Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield,	\$7,666 68
Pyncheon National Bank, Springfield,	2,018 63
Springfield National Bank, Springfield,	7,660 88
First National Bank, Westborough,	12,212 35
First National Bank, Worcester,	95 85
Citizens' National Bank, Worcester,	10,421 28

Loan on Bank Stock:—

3 shares First National Bank, Westborough,	\$200 00
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Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s,	\$2,500	\$2,500 00	\$2,500 00
Town of Westborough, Mass., 4s,	78,000	85,025 00	78,000 00
of Westborough, Mass., 5s,	10,000	11,000 00	10,000 00
	\$90,500	\$98,525 00	\$90,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Merchants Nat'l Bank, Boston,	\$4,200	\$7,350 00	\$4,200 00
8	N'l B'k of Commerce, Boston,	800	1,008 00	800 00
20	N'l B'k of Redemption, Boston,	2,000	2,500 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,510 00	1,000 00
12	N'l Hide & Leather B'k, Boston,	1,200	1,488 00	1,200 00
6	New England N'l B'k, Boston,	600	864 00	600 00
18	Tremont Nat'l Bank, Boston, .	900	180 00	900 00
4	Grafton National B'k, Grafton,	400	400 00	400 00
50	First N'l Bank, Marlborough,	5,000	5,750 00	5,000 00
10	Millbury N'l Bank, Millbury,	1,000	1,000 00	1,000 00
20	Northborough National Bank, Northborough,	2,000	2,000 00	2,000 00
89	First Nat'l B'k, Westborough,	8,900	6,675 00	8,900 00
11	City Nat'l Bank, Worcester, . .	1,100	1,375 00	1,100 00
15	Quinsigamond National Bank, Worcester,	1,500	1,950 00	1,500 00
		\$30,600	\$34,050 00	\$30,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$10,000	\$11,000 00	\$10,000 00
Boston & Maine R.R. 4s,	2,000	2,030 00	2,000 00
Eastern R.R. 6s,	11,000	12,210 00	11,000 00
Fitchburg R.R. 4s,	10,000	10,250 00	10,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,775 00	5,000 00
Lake Shore & Michigan Southern R.R. 7s,	7,000	7,437 50	7,000 00

Westborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 5s,	\$1,000	\$1,140 00	\$1,000 00
Michigan Central R.R. 5s, . . .	5,000	5,000 00	5,000 00
Michigan Central R.R. 7s, . . .	3,000	3,045 00	3,000 00
New York Central & Hudson River R.R. 7s,	1,000	1,037 50	1,000 00
New York & New England R.R. 6s,	1,000	1,072 50	1,000 00
New York & New England R.R. 7s,	3,000	3,307 50	3,000 00
	\$59,000	\$63,305 00	\$59,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,212 35	2 per cent.	\$5,000 00	3 $\frac{3}{4}$ per cent.	\$13,000 00	4 $\frac{1}{2}$ per cent.
25,748 84	3 “	10,000 00	3 $\frac{7}{8}$ “	251,363 25	5 “
20,000 00	3 $\frac{1}{2}$ “	18,000 00	4 “	20,350 00	5 $\frac{1}{2}$ “
5,000 00	3 $\frac{1}{2}$ “	15,000 00	4 $\frac{1}{4}$ “	268,613 67	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$58,425 60
Assessed value of the same,	73,720 00
Net income received from same during year ending Oct. 31, 1901, . . .	690 19
Number of loans which are of an amount not exceeding \$3,000 each, 312	
Aggregate amount of the same,	393,763 67
Total number of loans upon real estate, 329	
Amount of investments from which no income is received,	20,518 80
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	43,065 83
Times for the dividends fixed by the by-laws: February 1 and August 1; payable on February 2 and August 2.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,455 00 } during the year ending Oct. 31, 1901, . { 2 per cent., 15,874 42 }	31,329 42
Number of accounts opened during the year ending Oct. 31, 1901, . . .	433
Number of accounts closed during the year ending Oct. 31, 1901, . . .	309
Total number of open accounts Oct. 31, 1901,	3,128
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	3,035 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	133,905 87
Number of same,	2,535
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	132,928 45
Number of same,	2,104
Date of examination by commissioner: Feb. 19.	

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 73.

ROBERT H. KNEIL, *President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. KNEIL,

L. F. THAYER,

HENRY M. MILLER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$6,000 00	Deposits,	\$1,747,802 09
Bank stock, as per schedule, . . .	98,600 00	Guaranty fund,	85,110 53
Loans on bank stock,	3,050 00	Interest account,	38,189 95
Railroad bonds, as per schedule, . . .	104,000 00	Profit and loss ac-	
Loans on railroad stock,	2,500 00	count,	10,767 39
Loans on real estate,	1,198,000 74		
Loans on personal security,	400,317 65		
Loans to counties, cities or towns			
(notes),	11,800 00		
Loans on depositors' books,	950 00		
Deposit in bank, not on interest, . . .	42,633 19		
Expense account,	964 27		
Cash on hand,	13,054 11		
	\$1,881,869 96		\$1,881,869 96

Cash on Deposit in Bank:—

First National Bank, Westfield, \$42,633 19

Loans on Bank Stock, amount on each:—

4 shares First National Bank, Westfield,	\$400 00
8 shares First National Bank, Westfield,	800 00
10 shares First National Bank, Westfield,	1,000 00
17 shares First National Bank, Westfield,	350 00
6 shares First National Bank, Westfield,	500 00

Loans on Railroad Stock, amount on each:—

30 shares Boston & Albany R.R.,	\$1,900 00
3 shares Boston & Albany R.R.,	400 00
5 shares Boston & Albany R.R.,	200 00

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Mass., 7s, .	\$1,000	\$1,005 00	\$1,000 00
Town of Westfield, Mass., 4s, .	5,000	5,050 00	5,000 00
	\$6,000	\$6,055 00	\$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, .	\$1,000	\$1,250 00	\$1,000 00
43	Atlas National Bank, Boston, .	4,300	4,601 00	4,300 00
96	N'l B'k of Redemption, Boston,	9,600	12,000 00	9,600 00
3	N'l Hide & Leather B'k, Boston,	300	372 00	300 00
23	Suffolk National Bank, Boston,	2,300	2,645 00	2,300 00
250	City National Bank, Holyoke,	25,000	28,750 00	25,000 00
36	Hampshire County National Bank, Northampton, . .	3,600	3,600 00	3,600 00
40	Berkshire Loan and Trust Company, Pittsfield, . .	4,000	5,000 00	4,000 00
31	Agawam N'l B'k, Springfield,	3,100	3,100 00	3,100 00
50	City Nat'l Bank, Springfield, .	5,000	7,100 00	5,000 00
5	First Nat'l Bank, Springfield,	500	525 00	500 00
206	First Nat'l Bank, Westfield, .	20,600	26,780 00	20,600 00
143	Hampden Nat'l B'k, Westfield,	14,300	22,165 00	14,300 00
50	First Nat'l Bank, Worcester, .	5,000	9,500 00	5,000 00
		\$98,600	\$127,888 00	\$98,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s, .	\$9,000	\$9,315 00	\$9,000 00
Grafton & Upton R.R. 4s, . . .	25,000	25,000 00	25,000 00
Illinois Central R.R. 3½s, . . .	20,000	20,100 00	20,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,875 00	25,000 00
Western Pennsylvania R.R. 4s, . .	25,000	27,750 00	25,000 00
	\$104,000	\$111,040 00	\$104,000 00

Westfield Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	4 per cent.	\$1,564,968 39	5 per cent.	\$9,650 00	6 per cent.
25,000 00	4½ “	7,000 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each,	615	
Aggregate amount of the same,		\$689,855 07
Total number of loans upon real estate,	644	
Amount of investments from which no income is received,		3,100 00
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1901,		87,516 36
Times for the dividends fixed by the by-laws: January 10 and July 10;		
payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$32,463 04 }	66,040 00
during the year ending Oct. 31, 1901, . . { 2 per cent.,	33,576 96 }	
Number of accounts opened during the year ending Oct. 31, 1901,	730	
Number of accounts closed during the year ending Oct. 31, 1901,	515	
Total number of open accounts Oct. 31, 1901,	5,018	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-		
clusive of taxes),		3,747 72
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1901,		324,967 67
Number of same,	4,061	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1901,		268,603 33
Number of same,	3,424	
Date of examination by commissioner: February 26.		

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 10, 1887. Present number of corporators, 20.

AUSTIN R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUSTIN R. MITCHELL,

P. C. BRIDGHAM,

CHARLES A. POTTER,

F. E. HUNTER,

E. P. HATCH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$23,000 00	Deposits,	\$1,019,022 36
Bank stock, as per schedule, .	12,057 33	Gnaranty fund, . .	15,000 00
Loans on bank stock, . . .	8,085 00	Interest account, .	1,629 87
Railroad bonds as per schedule, .	168,000 00	Profit and loss account,	9,967 65
Real estate by foreclosure, .	12,545 97		
Loans on real estate, . . .	533,644 82		
Loans on personal security, .	251,205 56		
Loans on depositors' books, .	1,490 00		
Deposit in bank, on interest, .	23,144 97		
Expense account,	1,083 42		
Premium account,	8,298 75		
Tax account,	865 00		
Insurance account,	50 18		
Cash on hand,	2,148 88		
	<hr/> \$1,045,619 88		<hr/> \$1,045,619 88

Cash on Deposit in Bank :—

First National Bank, West Newton, \$23,144 97

Loans on Bank Stock, amount on each :—

6 shares Blue Hill National Bank, Milton,	\$535 00
10 shares First National Bank, West Newton,	800 00
3 shares Newton National Bank, Newton,	200 00
95 shares First National Bank, West Newton,	5,000 00
8 shares Peoples National Bank, Roxbury,	300 00
10 shares First National Bank, West Newton,	500 00
10 shares Fourth National Bank, Boston,	250 00
10 shares Freemans National Bank, Boston,	500 00

West Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s, . . .	\$3,000	\$3,360 00	\$3,000 00
of Fort Wayne, Ind., 3½s, . . .	5,000	5,125 00	5,000 00
of Medford, Mass., 4s, . . .	4,000	4,380 00	4,000 00
of Newton, Mass., 5s, . . .	2,000	2,150 00	2,000 00
of Waterbury, Conn., 4s, . . .	2,000	2,180 00	2,000 00
Town of Lebanon, N. H., 4s, . . .	4,000	4,180 00	4,000 00
of Littleton, N. H., 4s, . . .	3,000	3,240 00	3,000 00
	\$23,000	\$24,615 00	\$23,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Colonial Nat'l Bank, Boston, .	\$1,000	\$1,500 00	\$1,500 00
10	Blackstone N'l Bank, Boston, .	230	50 00	130 00
20	Freemans Nat'l Bank, Boston, .	2,000	2,020 00	1,860 00
10	National City Bank, Boston, .	—	50 00	—
9	Nat'l Webster Bank, Boston, .	900	936 00	954 00
3	Third Nat'l Bank, Boston, .	300	318 00	263 33
25	Blue Hill N'l B'k, Milton, .	2,500	3,000 00	2,850 00
10	Natick Nat'l Bank, Natick, .	1,000	1,120 00	1,000 00
35	First Nat'l B'k, West Newton, .	3,500	3,675 00	3,500 00
		\$11,430	\$12,669 00	\$12,057 33

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$1,000	\$1,100 00	\$1,000 00
Boston & Albany R.R. 4s, . . .	5,000	5,350 00	5,000 00
Boston & Lowell R.R. 4s, . . .	2,000	2,170 00	2,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,700 00	5,000 00
Boston & Providence R.R. 4s, . .	1,000	1,090 00	1,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	3,000	3,510 00	3,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,200 00	10,000 00
Chic., Burlington & Quincy R.R. 7s,	6,000	6,300 00	6,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,475 00	5,000 00

West Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s,	\$8,000	\$8,680 00	\$8,000 00
Fitchburg R.R. 4s,	7,000	7,625 00	7,000 00
Fitchburg R.R. 4½s,	2,000	2,235 00	2,000 00
Fitchburg R.R. 5s,	6,000	6,295 00	6,000 00
Illinois Central R.R. 3½s,	20,000	20,200 00	20,000 00
Illinois Central R.R. 4s,	15,000	16,650 00	15,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	10,550 00	10,000 00
Maine Central R.R. 4½s,	9,000	9,495 00	9,000 00
Michigan Central R.R. 7s,	5,000	5,075 00	5,000 00
New York & New England R.R. 6s,	10,000	10,725 00	10,000 00
New York & New England R.R. 7s,	9,000	9,922 50	9,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,800 00	5,000 00
Old Colony R.R. 4s,	8,000	9,027 50	8,000 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	5,000	5,850 00	5,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
	\$168,000	\$180,750 00	\$168,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,144 97	2 per cent.	\$120,150 00	4½ per cent.	\$96,278 00	5½ per cent.
35,000 00	4 “	503,320 31	5 “	24,677 07	6 “
15,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,545 97
Assessed value of the same,	16,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	200
Aggregate amount of the same,	256,249 59
Total number of loans upon real estate,	246
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	45,306 52
Times for the dividends fixed by the by-laws: January 1 and July 1; pay- able second Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,501 76 } during the year ending Oct. 31, 1901, { 1½ per cent., 15,364 75 }	31,866 51
Number of accounts opened during the year ending Oct. 31, 1901,	697
Number of accounts closed during the year ending Oct. 31, 1901,	266
Total number of open accounts Oct. 31, 1901,	3,443

West Newton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$3,316 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	325,405 36
Number of same,	4,230
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	219,212 31
Number of same,	3,055
Date of examination by commissioner: February 12.	

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 55.

HENRY A. NASH, *President.*

CHARLES T. CRANE, *Treasurer.*

CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY A. NASH,

ANDREW J. BATES,

GEORGE H. BICKNELL,

CHARLES P. HUNT,

FRANCIS H. COWING.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 5 P.M.;
Saturdays, 9 A.M. to 12 M.; also Mondays, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$70,000 00	Deposits, . . .	\$1,175,245 18
Bank stock, as per schedule, .	22,843 00	Guaranty fund, .	52,673 00
Loan on bank stock, . . .	3,280 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	117,050 00	count, . . .	44,078 08
Loan on railroad stock, . . .	5,000 00	Uncompleted mort-	
Real estate (for banking pur-		gage loans, . . .	1,153 00
poses),	8,000 00		
Real estate by foreclosure, .	43,653 00		
Loans on real estate, . . .	636,342 00		
Loans on personal security, .	335,475 00		
Deposits in banks, on interest, .	30,737 67		
Furniture and fixtures, . . .	200 00		
Cash on hand,	568 59		
	\$1,273,149 26		\$1,273,149 26

Cash on Deposit in Banks, amount in each : —

Winthrop National Bank, Boston,	\$15,680 71
Union National Bank, Weymouth,	15,056 96

Weymouth Savings Bank — Continued.

Loan on Bank Stock : —

5 shares Mount Wollaston National Bank, Quincy,	}	\$3,280 00*
10 shares National Exchange Bank, Boston,		
20 shares First National Bank, South Weymouth,		

Loan on Railroad Stock : —

45 shares Boston & Maine R.R.,	\$5,000 00
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* This amount, in excess of the legal limit, has been reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s,	\$10,000	\$11,050 00	\$10,000 00
City of Dayton, Ohio, 4s,	10,000	10,200 00	10,000 00
of East Saginaw, Mich., 5s,	10,000	10,525 00	10,000 00
Town of Weymouth, Mass., 4s,	40,000	43,200 00	40,000 00
	\$70,000	\$74,975 00	\$70,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone N'l Bank, Boston,	\$345	\$75 00	\$345 00
8	Freemans Nat'l Bank, Boston,	800	808 00	798 00
12	Merchants Nat'l Bank, Boston,	1,200	2,100 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	5,000 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,530 00	3,000 00
40	Washington N'l Bank, Boston,	4,000	4,440 00	4,000 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
75	Union Nat'l Bank, Weymouth,	7,500	5,850 00	7,500 00
		\$22,845	\$24,053 00	\$22,843 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,900 00	\$10,000 00
Boston & Maine R.R. 4½s,	1,000	1,255 00	1,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,115 00	2,000 00

Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,200 00	\$10,000 00
Fitchburg R.R. 4s,	20,000	22,425 00	20,000 00
Fitchburg R.R. 4½s,	2,000	2,232 50	2,000 00
Grafton & Upton R.R. 4s,	10,000	10,000 00	10,000 00
Illinois Central R.R. 3s,	10,000	9,000 00	9,050 00
Illinois Central R.R. 3½s.	25,000	25,125 00	25,000 00
Newport & Richford R.R. 5s,	3,000	3,360 00	3,000 00*
Penobscot Shore Line R.R. 4s,	10,000	10,850 00	10,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,850 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,100 00	5,000 00
	\$118,000	\$123,412 50	\$117,050 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,737 67	2 per cent.	\$73,280 00	4½ per cent.	\$133,900 00	5½ per cent.
25,000 00	3½ “	40,000 00	4¾ “	148,753 00	6 “
92,000 00	4 “	395,614 00	5 “	1,550 00	6½ “
70,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1901,	30 89
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	43,653 00
Assessed value of the same,	49,520 00
Number of loans which are of an amount not exceeding \$3,000 each, 389	
Aggregate amount of the same,	464,567 00
Total number of loans upon real estate,	412
Amount of investments from which no income is received,	3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	56,298 98
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$21,785 48 } during the year ending Oct. 31, 1901, { 2 per cent., 22,637 01 }	44,422 49
Number of accounts opened during the year ending Oct. 31, 1901,	314
Number of accounts closed during the year ending Oct. 31, 1901,	250
Total number of open accounts Oct. 31, 1901,	2,848

Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	\$2,613 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	148,991 37
Number of same,	1,978
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	143,948 24
Number of same,	1,862
Date of examination by commissioner : February 28.	

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 23.

JAMES F. WHITIN, *President.*

CHARLES F. PARKIS, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD WHITIN,

H. H. DUDLEY,

B. L. M. SMITH,

CYRUS F. BAKER,

CYRUS A. TAFT,

LOAMI B. CARR,

ROBERT K. BROWN.

Open for business every business day except Saturdays, 9 A.M. to 12 M., 1.15 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits, . . .	\$713,827 33
Bank stock, as per schedule, .	76,636 00	Guaranty fund, .	26,903 58
Loans on bank stock, . . .	24,000 00	Interest account, .	14,682 24
Railroad bonds, as per schedule,	171,722 00	Undivided earnings,	4,012 70
Loan on railroad stock, . . .	10,000 00		
Boston Terminal Co. bonds, .	8,000 00		
Loans on real estate, . . .	213,836 00		
Loans on personal security, .	211,650 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Deposit in bank on interest, .	9,256 59		
Deposit in bank, not on interest, .	3,339 46		
Expense account,	985 80		
	<u>\$759,425 85</u>		<u>\$759,425 85</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$9,256 59
Whitinsville National Bank, Whitinsville,	3,339 46

Loans on Bank Stock, amount on each :—

100 shares Whitinsville National Bank, Whitinsville,	\$10,000 00
59 shares Home National Bank, Holyoke,	5,000 00
100 shares Massachusetts National Bank, Boston,	9,000 00

Loan on Railroad Stock :—

100 shares Boston & Albany R.R.,	\$10,000 00
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Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,550 00	\$5,000 00
City of Marlborough, Mass., 4s, .	5,000	5,550 00	5,000 00
of New London, Conn., 4s, .	10,000	11,120 00	10,000 00
of Norwich, Conn., 5s, .	1,000	1,085 00	1,000 00
of Peoria, Ill., 4½s, . . .	4,000	4,240 00	4,000 00*
	\$25,000	\$27,545 00	\$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,210 00	\$3,790 00
13	Blackstone N'l Bank, Boston, .	299	65 00	721 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,100 00	2,990 00
10	Eliot National Bank, Boston, .	1,000	1,500 00	1,160 00
25	Faneuil Hall N'l Bank, Boston,	2,500	3,250 00	3,470 00
16	Freemans N'l B'k, Boston, .	1,600	1,616 00	2,450 00
30	Massachusetts N'l B'k, Boston,	3,000	3,360 00	3,760 00
42	Merchants N'l Bank, Boston, .	4,200	7,350 00	6,050 00
20	Mt. Vernon N'l Bank, Boston,	2,000	1,940 00	2,800 00
11	N'l B'k of Commerce, Boston,	1,100	1,386 00	1,330 00
90	National Bank of the Common- wealth, Boston,	9,000	17,640 00	11,040 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,228 00	3,570 00
35	Nat'l Exchange B'k, Boston, .	3,500	4,900 00	4,690 00
66	Nat'l Shawmut Bank, Boston,	6,600	13,200 00	9,900 00
10	Nat'l Union Bank, Boston, .	1,000	1,510 00	1,370 00
13	Nat'l Webster Bank, Boston, .	1,300	1,352 00	1,475 00
10	New England N'l B'k, Boston,	1,000	1,440 00	1,480 00
7	Suffolk Nat'l Bank, Boston, .	700	805 00	930 00
15	Millbury Nat'l Bank, Millbury,	1,500	1,500 00	1,800 00
16	Northborough National Bank, Northborough,	1,600	1,600 00	2,080 00
20	City Nat'l Bank, Worcester, .	2,000	2,500 00	2,500 00
		\$56,699	\$82,702 00	\$76,636 00

Whitinsville Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$18,000	\$19,800 00	\$18,000 00
Albany & Susquehanna R.R. 7s, .	2,000	2,200 00	2,000 00
Boston & Lowell R.R. 4s, . .	7,000	7,710 00	6,922 00
Boston & Maine R.R. 4s, . . .	10,000	11,450 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	18,300 00	15,000 00
Boston & Providence R.R. 4s, . .	4,000	4,340 00	3,990 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	4,000	4,080 00	4,000 00
Concord & Montreal R.R. 4s, . .	15,000	16,350 00	15,000 00
Fitchburg R.R. 4s,	34,000	35,910 00	33,830 00
Illinois Central R.R. 3½s,	2,000	2,020 00	2,000 00
Maine Central R.R. 4½s,	11,000	12,045 00	11,000 00
Maine Central R.R. 7s,	2,000	2,600 00	2,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	3,000	3,780 00	3,000 00
Old Colony R.R. 4s,	14,000	15,890 00	13,980 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,150 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,650 00	5,000 00
Upper Coos R.R. 4½s,	8,000	9,200 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,040 00	2,000 00
	\$172,000	\$193,140 00	\$171,722 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$8,000	\$9,280 00	\$8,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,256 59	2 per cent.	\$135,000 00	4½ per cent.	\$2,000 00	5½ per cent.
144,000 00	4 “	10,000 00	4¾ “	8,560 00	6 “
51,000 00	4½ “	113,926 00	5 “		

Whitinsville Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	62	
Aggregate amount of the same,		\$64,306 00
Total number of loans upon real estate,	60	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,		32,125 88
Times for the dividends fixed by the by-laws: first Monday of May and November; payable on May 15 and November 15.		
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$11,179 05 } during the year ending Oct. 31, 1901, { 1 $\frac{3}{4}$ per cent., 11,613 88 }		22,792 93
Number of accounts opened during the year ending Oct. 31, 1901,	385	
Number of accounts closed during the year ending Oct. 31, 1901,	328	
Total number of open accounts Oct. 31, 1901,	2,128	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),		1,703 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		143,951 31
Number of same,	2,295	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		135,968 53
Number of same,	1,408	
Date of examination by commissioner: April 16.		

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 70.

GEORGE O. JENKINS, *President.*

HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE O. JENKINS,	ELMER W. NOYES,
RANDALL W. COOK,	ALBERT C. WHITMARSH,
LEONARD B. HATCH,	WILLIAM SPELLMAN,
CARLOS P. FAUNCE.	

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; also Thursdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$15,000 00	Deposits,	\$672,653 89
Loan on public funds,	6,000 00	Guaranty fund, . .	12,378 42
Bank stock, as per schedule, . .	6,500 00	Interest account, . .	10,261 61
Loan on bank stock,	5,850 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	40,000 00	count,	10,017 82
Boston Terminal Co. bonds, . .	30,000 00		
Real estate by foreclosure, . . .	22,960 00		
Loans on real estate,	395,429 11		
Loans on personal security, . . .	108,746 00		
Loans to counties, cities or towns			
(notes),	52,000 00		
Deposits in banks, on interest, .	20,517 03		
Expense account,	309 75		
Furniture and fixtures,	500 00		
Cash on hand,	1,499 85		
	\$705,311 74		\$705,311 74

Cash on Deposit in Banks, amount in each :—

Puritan Trust Company, Boston,	\$15,219 60
Whitman National Bank, Whitman,	5,297 43

Loan on Public Funds :—

\$6,000 United States 4s,	\$6,000 00
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Loan on Bank Stock :—

65 shares Puritan Trust Company, Boston,	\$5,850 00
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Whitman Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Dubuque, Iowa, 4s, . . .	\$5,000	\$5,350 00	\$5,000 00
of Oshkosh, Wis., 4s, . . .	10,000	10,800 00	10,000 00
	\$15,000	\$16,150 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington N'l B'k, Abington, .	\$500	\$500 00	\$500 00
20	Nat'l Exchange Bank, Boston,	2,000	2,800 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
10	First Nat'l Bank, Rockland, .	1,000	1,100 00	1,000 00
20	Whitman Nat'l B'k, Whitman,	2,000	2,000 00	2,000 00
		\$6,500	\$7,400 00	\$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$10,000	\$11,550 00	\$10,000 00
Dexter & Newport R.R. 4s, . . .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4s, . . .	5,000	5,350 00	5,000 00
Old Colony R.R. 4s, . . .	5,000	5,725 00	5,000 00
Penobscot Shore Line R.R. 4s, .	5,000	5,425 00	5,000 00
Upper Coos R.R. 4s, . . .	10,000	10,600 00	10,000 00
	\$40,000	\$43,950 00	\$40,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$34,800 00	\$30,000 00

Whitman Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,297 43	2 per cent.	\$92,850 00	4 per cent.	\$4,100 00	5½ per cent.
15,219 60	3 "	10,000 00	4½ "	20,925 00	5½ "
40,000 00	3½ "	37,000 00	4½ "	134,545 11	6 "
2,000 00	3¾ "	226,605 00	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$22,960 00
Assessed value of the same,	19,650 00
Net income received from same during year ending Oct. 31, 1901, . . .	130 41
Number of loans which are of an amount not exceeding \$3,000 each, 234	
Aggregate amount of the same,	237,670 11
Total number of loans upon real estate,	223
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	31,748 65
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on the second Monday in April and October.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$10,321 58 } during the year ending Oct. 31, 1901, { 1¾ per cent., 10,704 21 }	21,025 79
Number of accounts opened during the year ending Oct. 31, 1901, . . .	461
Number of accounts closed during the year ending Oct. 31, 1901, . . .	270
Total number of open accounts Oct. 31, 1901,	2,738
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	1,699 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	166,425 50
Number of same,	3,127
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	131,471 71
Number of same,	2,111
Date of examination by commissioner: March 25.	

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 37.

JOHN J. WHIPPLE, *President.*

GEORGE F. TAFT, *Treasurer.*

J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. WHIPPLE,

GEORGE H. HOWARD,

CHARLES Q. TIRRELL.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 5 to 8 P.M.;
for deposits only.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$279,800 00	Deposits,	\$2,882,466 22
Railroad bonds, as per schedule, .	352,500 00	Guaranty fund, .	17,450 70
Loans on real estate,	1,677,797 00	Interest account, .	59,426 28
Loans on personal security, .	569,842 00	Profit and loss account,	5,100 81
Loans to counties, cities or towns (notes),	7,000 00	Due on mortgage loan,	26,077 91
Loans on depositors' books, .	900 00		
Deposits in banks, on interest, .	53,580 77		
Expense account,	8,331 52		
Furniture and fixtures,	4,263 15		
Premium account,	28,786 35		
Tax account,	2,249 95		
Suspense account,	390 50		
Cash on hand,	5,080 68		
	<hr/>		<hr/>
	\$2,990,521 92		\$2,990,521 92

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$24,072 63
Puritan Trust Company, Boston,	2,502 88
Brockton National Bank, Brockton,	10,000 00
Pynchon National Bank, Springfield,	2,005 26
Springfield National Bank, Springfield,	15,000 00

Wildey Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$500	\$540 00	\$500 00
Massachusetts 3½s,	25,000	27,562 50	25,000 00
City of Brockton, Mass., 3½s,	109,000	111,797 50	109,000 00
of Brockton, Mass., 4s,	2,000	2,025 00	2,000 00
of Canton, Ohio, 4s,	15,300	15,923 25	15,300 00
of Sioux City, Iowa, 4½s,	6,000	6,255 00	6,000 00*
of South Bend, Ind., 5s,	78,000	83,928 75	78,000 00
of South Bend, Ind., 6s,	13,000	14,355 00	13,000 00
of Stamford, Conn., 4s,	1,000	1,085 00	1,000 00
of St. Joseph, Mo., 3½s,	10,000	10,300 00	10,000 00
of Warren, R. I., 4s,	5,000	5,450 00	5,000 00
of Wilkes-Barre, Pa., 3½s,	5,000	5,125 00	5,000 00
of Youngstown, Ohio, 5s,	2,000	2,060 00	2,000 00
Town of Buckland, Mass., 4s,	8,000	8,120 00	8,000 00
	\$279,800	\$294,527 00	\$279,800 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$2,000	\$2,200 00	\$2,000 00
Beech Creek R.R. 4s,	5,000	5,550 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	51,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	46,000	47,915 00	46,000 00
Chic., Burlington & Quincy R.R. 7s,	2,000	2,100 00	2,000 00
Dexter & Piscataquis R.R. 4s,	4,000	4,450 00	4,000 00
Fitchburg R.R. 4s,	33,000	36,005 00	33,000 00
Illinois Central R.R. 3½s,	65,000	65,650 00	65,000 00
Illinois Central R.R. 4s,	10,000	11,150 00	10,000 00
Maine Central R.R. 4s,	17,500	18,602 50	17,500 00
Maine Central R.R. 4½s,	1,000	1,100 00	1,000 00
Maine Central and European & North American R.R. 4s,	1,000	1,123 75	1,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
Penobscot Shore Line R.R. 4s,	30,000	32,550 00	30,000 00
Portland & Ogdensburg R.R. 3½s,	6,000	6,060 00	6,000 00
Portland & Rumford Falls R.R. 4s,	25,000	27,250 00	25,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,100 00	5,000 00
	\$352,500	\$370,306 25	\$352,500 00

Wilkey Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,072 63	2½ per cent.	\$53,455 26	4 per cent.	\$83,132 00	5½ per cent.
27,502 88	3 “	102,400 00	4½ “	946,672 00	6 “
4,000 00	3% “	1,067,885 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 374
Aggregate amount of the same, \$708,966 00
Total number of loans upon real estate, 508
Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1901, 129,087 09
Times for the dividends fixed by the by-laws: May 15 and November 15;
payable on May 25 and November 25.
Rate and amount of each semi-annual dividend { 2 per cent., \$34,827 52 }
during the year ending Oct. 31, 1901, . . { 2 per cent., 40,978 11 } 75,805 63
Number of accounts opened during the year ending Oct. 31, 1901, 3,456
Number of accounts closed during the year ending Oct. 31, 1901, 1,003
Total number of open accounts Oct. 31, 1901, 7,342
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-
clusive of taxes), 18,801 55
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1901, 1,436,635 38
Number of same, 14,550
Amount of withdrawals, including dividends, during the year ending
Oct. 31, 1901, 588,434 95
Number of same, 7,737
Date of examination by commissioner: February 21.

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.*

CLARENCE M. SMITH, *Treasurer.*

CLARENCE M. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN BASCOM,

D. J. NEYLAND.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$4,600 00	Deposits,	\$189,443 84
Loan on bank stock,	1,900 00	Guaranty fund, . .	1,948 06
Loans on real estate,	131,398 77	Interest account, .	324 46
Loans on personal security, .	46,501 70		
Loans to counties, cities or towns (notes),	5,000 00		
Deposit in bank, on interest, .	2,000 00		
Deposit in bank, not on interest, .	91 91		
Cash on hand,	223 98		
	\$191,716 36		\$191,716 36

Cash on Deposit in Bank :—

Williamstown National Bank, Williamstown, \$2,091 91

Loan on Bank Stock :—

35 shares Williamstown National Bank, Williamstown, \$1,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	First National Bank, Adams, .	\$1,700	\$2,125 00	\$1,700 00
29	Williamstown National Bank, Williamstown,	2,900	3,045 00	2,900 00
		\$4,600	\$5,170 00	\$4,600 00

Williamstown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	2 per cent.	\$73,965 50	5 per cent.	\$110,834 97	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	115		
Aggregate amount of the same,		\$109,398 89	
Total number of loans upon real estate,	96		
Gross amount of interest or profits, received or earned, as per books, during year ending Oct. 31, 1901,		9,901 40	
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.			
Rate and amount of each semi-annual dividend { 2 per cent., \$3,099 49 } during the year ending Oct. 31, 1901, { 2 per cent., 3,355 26 }		6,454 75	
Number of accounts opened during the year ending Oct. 31, 1901,	213		
Number of accounts closed during the year ending Oct. 31, 1901,	154		
Total number of open accounts Oct. 31, 1901,	694		
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),		2,034 18	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,		71,968 99	
Number of same,	1,156		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,		53,336 75	
Number of same,	780		
Date of examination by commissioner: April 25.			

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 57.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. H. FAIRBANK,

GEORGE M. WHITNEY,

WILDER P. CLARK,

WILLIAM M. WHITNEY,

C. L. BEALS.

Open for business every business day except Saturdays, 9 A.M. to 12 M., 1 to 3 P.M.;
Saturdays, close at 2 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits, . . .	\$1,684,445 78
Bank stock, as per schedule, .	62,100 00	Guaranty fund, .	81,971 19
Railroad bonds as per schedule, .	50,000 00	Interest account, .	124,221 67
Loans on real estate, . . .	1,143,345 09		
Loans on personal security, .	512,000 00		
Deposits in banks, on interest, .	69,439 11		
Deposit in bank, not on interest, .	19,542 25		
Cash on hand,	9,212 19		
	<u>\$1,890,638 64</u>		<u>\$1,890,638 64</u>

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$49,439 11
Wachusett National Bank, Fitchburg,	20,000 00
First National Bank, Winchendon,	19,542 25

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$13,800 00	\$10,000 00
City of Bay City, Mich., 4s,	10,000	10,300 00	10,000 00
of Indianapolis, Ind., 4s,	5,000	5,500 00	5,000 00
	<u>\$25,000</u>	<u>\$29,600 00</u>	<u>\$25,000 00</u>

Winchendon Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams, .	\$1,100	\$1,375 00	\$1,100 00
67	Eliot National Bank, Boston, .	6,700	10,050 00	6,700 00
48	Faneuil Hall N'l B'k, Boston, .	4,800	6,240 00	4,800 00
16	First National Bank, Boston, .	1,600	2,800 00	1,600 00
100	Merchants N'l Bank, Boston, .	10,000	17,500 00	10,000 00
50	N'l B'k of the Commonwealth, Boston, .	5,000	9,800 00	5,000 00
100	N'l B'k of Redemption, Boston, .	10,000	12,500 00	10,000 00
10	Fitchburg N'l B'k, Fitchburg, .	1,000	1,410 00	1,000 00
84	Rollstone N'l Bank, Fitchburg, .	8,400	11,340 00	8,400 00
42	Leominster N'l B'k, Leominster, .	4,200	4,830 00	3,200 00
195	First Nat'l Bank, Winchendon, .	19,500	26,325 00	10,300 00
		\$72,300	\$104,170 00	\$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$25,000	\$28,000 00	\$25,000 00
Boston & Maine R.R. 4½s, .	10,000	12,600 00	10,000 00
Fitchburg R.R. 5s, .	5,000	5,200 00	5,000 00
Troy & Boston R.R. 7s, .	10,000	15,300 00	10,000 00
	\$50,000	\$61,100 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,439 11	2 per cent.	\$25,000 00	4½ per cent.	\$3,500 00	5½ per cent.
96,978 24	4 “	39,000 00	4½ “	18,350 00	5½ “
29,300 00	4½ “	1,016,034 87	5 “	100,031 98	6 “
325,650 00	4½ “	20,000 00	5½ “	1,500 00	6½ “

Winchendon Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	298	
Aggregate amount of the same,		\$319,252 59
Total number of loans upon real estate,	419	
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1901,		84,572 92
Times for the dividends fixed by the by-laws: May 1 and November 1;		
payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$31,124 58 }	62,824 96
during the year ending Oct. 31, 1901, . . . { 2 per cent.,	31,700 38 }	
Number of accounts opened during the year ending Oct. 31, 1901,	520	
Number of accounts closed during the year ending Oct. 31, 1901,	322	
Total number of open accounts Oct. 31, 1901,	4,042	
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-		
clusive of taxes),		3,138 37
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1901,		221,392 73
Number of same,	2,115	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1901,		214,923 31
Number of same,	2,000	
Date of examination by commissioner: July 18.		

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 33.

ALONZO P. WEEKS, *President.*

DAVID N. SKILLINGS, *Treasurer.*

N. T. APOLLONIO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. SHATTUCK,

PRESTON POND,

ALONZO P. WEEKS,

FRED JOY,

FRANKLIN L. HUNT.

Open for business Wednesdays, 4 to 7 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$37,869 17	Deposits,	\$860,996 19
Bank stock, as per schedule, .	29,227 50	Guaranty fund, .	27,028 48
Railroad bonds, as per schedule, .	59,748 75	Interest account, .	4,588 47
Boston Terminal Co. bonds, .	23,200 00	Premium account, .	2,996 25
Real estate (for banking purposes),	16,423 55	Due on mortgage loans,	699 27
Real estate by foreclosure, .	10,548 95		
Loans on real estate,	401,900 00		
Loans on personal security, .	262,242 50		
Loans to counties, cities or towns (notes),	23,865 00		
Deposits in banks, on interest, .	27,563 02		
Expense account,	221 47		
Cash on hand,	3,498 75		
	\$896,308 66		\$896,308 66

Cash on Deposit in Banks, amount in each :—

Eliot National Bank, Boston,	\$24,416 20
Middlesex County National Bank, Winchester,	3,146 82

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s, . .	\$1,000	\$1,037 50	\$1,290 00
of Kansas City, Mo., 4½s, . .	5,000	5,500 00	5,512 50
of Rockford, Ill., 4½s, . .	5,000	5,300 00	5,300 00
of Waltham, Mass., 4s, . .	6,000	6,000 00	6,157 50
Town of Randolph, Mass., 4s, . .	1,000	1,080 00	1,027 50
of Rockland, Mass., 4s, . .	1,000	1,020 00	1,020 00
of Winchester, Mass., 4s, . .	15,000	15,762 50	15,543 00
North Easton, Mass. (Village Dis- trict), 4s,	2,000	2,060 00	2,018 67
	\$36,000	\$37,760 00	\$37,869 17

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic National B'k, Boston,	\$1,000	\$1,220 00	\$1,501 25
22	Atlas National Bank, Boston, .	2,200	2,354 00	2,583 00
32	Eliot National Bank, Boston, .	3,200	4,800 00	3,520 25
25	Faneuil Hall Nat'l B'k, Boston,	2,500	3,250 00	3,285 00
50	Metropolitan N'l B'k, Boston, .	5,000	5,000 00	5,100 00
17	N'l B'k of Commerce, Boston,	1,700	2,142 00	2,076 25
10	N'l B'k of Redemption, Boston,	1,000	1,250 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,510 00	1,290 00
15	Nat'l Exchange Bank, Boston,	1,500	2,100 00	1,923 75
20	National Union Bank, Boston,	2,000	3,020 00	2,876 25
11	State National Bank, Boston, .	1,100	1,221 00	1,361 25
14	First National Bank, Woburn,	1,400	2,100 00	2,428 00
		\$23,600	\$29,967 00	\$29,227 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$16,000	\$16,322 50	\$16,118 75
Boston & Maine R.R. 4s,	5,000	5,075 00	5,000 00
Chic., Burlington & Quincy R.R. 4s,	5,000	5,175 00	5,300 00
Concord & Montreal R.R. 4s, . .	15,000	15,975 00	15,237 50
Fitchburg R.R. 4s,	10,000	10,487 50	10,687 50
Fitchburg R.R. 5s,	7,000	7,140 00	7,405 00
	\$58,000	\$60,175 00	\$59,748 75

Winchester Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,200 00	\$23,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,563 02	2½ per cent.	\$145,000 00	4 per cent.	\$362,969 50	5 per cent.
7,500 00	3½ “	30,000 00	4½ “	29,400 00	5½ “
20,000 00	3¾ “	47,100 00	4½ “	46,038 00	6 “

Amount invested in real estate for banking purposes,	\$16,423 55
Estimated value of the same,	16,423 55
Assessed value of the same,	13,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,548 95
Assessed value of the same,	16,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 118	
Aggregate amount of the same,	181,771 85
Total number of loans upon real estate,	162
Amount of investments from which no income is received,	5,750 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	36,488 56
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the following Saturdays.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$13,683 53 } during the year ending Oct. 31, 1901, . . . { 1¾ per cent., 14,058 62 }	27,742 15
Number of accounts opened during the year ending Oct. 31, 1901,	447
Number of accounts closed during the year ending Oct. 31, 1901,	293
Total number of open accounts Oct. 31, 1901,	2,877
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	2,033 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	179,135 64
Number of same,	3,896
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	158,654 48
Number of same,	2,414
Date of examination by commissioner: May 16.	

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 7, 1854. Present number of corporators, 29.

BENJAMIN HINCKLEY, *President.*

CHARLIE A. JONES, *Treasurer.*

CHARLIE A. JONES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM BIGGS,

JOHN WINN,

SQUIRE B. GODDARD,

HERBERT B. DOW,

JOHN R. CARTER,

L. WALDO THOMPSON,

BENJAMIN HINCKLEY,

LUKE W. FOWLE,

WINTHROP HAMMOND.

Open for business every business day (except during July and August), 9 A.M. to 12 M.;
2 to 4 P.M.; also Saturdays, 6 to 8 P.M.; Saturdays during July
and August, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$88,200 00	Deposits,	\$1,652,334 29
Bank stock, as per schedule, .	134,542 00	Guaranty fund, .	58,726 13
Loan on bank stock,	2,250 00	Profit and loss ac-	
Railroad bonds, as per schedule,	227,000 00	count,	43,360 39
Boston Terminal Co. bonds, .	125,000 00		
Real estate (for banking pur-			
poses),	56,000 00		
Loans on real estate,	666,602 50		
Loans on personal security, .	314,500 00		
Loans to counties, cities or towns			
(notes),	85,896 23		
Loans on depositors' books, .	925 00		
Deposits in banks, on interest, .	44,617 33		
Premium account,	5,887 50		
Cash on hand,	3,000 25		
	<u>\$1,754,420 81</u>		<u>\$1,754,420 81</u>

Cash on Deposit in Banks, amount in each :—

National Shawmut Bank, Boston,	\$5,179 14
Puritan Trust Company, Boston,	15,309 35
First National Bank, Woburn,	24,128 84

Loan on Bank Stock :—

30 shares National Shawmut Bank, Boston,	\$2,250 00
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Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$25,000	\$27,437 50	\$26,000 00
City of Grand Rapids, Mich., 5s,	10,000	10,350 00	10,000 00
of Woburn, Mass., 4s,	14,000	14,195 00	14,000 00
Town of Westfield, Mass., 4s,	19,200	19,827 50	19,200 00
of Winchester, Mass., 4s,	19,000	21,040 00	19,000 00
	\$87,200	\$92,850 00	\$88,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, . .	\$2,500	\$3,050 00	\$2,500 00
130	Atlas National B'k, Boston, . .	13,000	13,910 00	13,000 00
74	Blackstone N'l Bank, Boston, . .	1,702	370 00	222 00
45	Eliot National Bank, Boston, . .	4,500	6,750 00	4,500 00
55	Faneuil Hall N'l B'k, Boston, . .	5,500	7,150 00	5,500 00
30	Freemans Nat'l Bank, Boston, . .	3,000	3,030 00	3,000 00
77	N'l B'k of Commerce, Boston, . .	7,700	9,702 00	7,700 00
46	N'l B'k of the Republic, Boston, . .	4,600	6,946 00	4,600 00
90	N'l Hide & Leather B'k, Boston, . .	9,000	11,160 00	9,000 00
100	Nat'l Shawmut Bank, Boston, . .	10,000	20,000 00	15,000 00
46	Nat'l Webster Bank, Boston, . .	4,600	4,784 00	4,600 00
115	New England N'l B'k, Boston, . .	11,500	16,560 00	14,500 00
21	Old Boston N'l Bank, Boston, . .	2,100	2,079 00	2,100 00
20	Second National Bank, Boston, . .	2,000	3,600 00	2,000 00
170	Shoe & Leather N'l B'k, Boston, . .	17,000	25,500 00	17,000 00
25	Shawmut Nat'l Bank, Boston, . .	—	25 00	—
30	State National Bank, Boston, . .	3,000	3,330 00	3,000 00
34	Suffolk Nat'l Bank, Boston, . .	3,400	3,910 00	3,400 00
30	Third National Bank, Boston, . .	3,000	3,180 00	3,000 00
52	Tremont Nat'l Bank, Boston, . .	2,600	520 00	520 00
144	First National Bank, Woburn, . .	14,400	20,880 00	19,400 00
		\$125,102	\$166,436 00	\$134,542 00

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$15,000	\$16,125 00	\$15,000 00
Concord & Montreal R.R. 4s, . . .	40,000	43,800 00	40,000 00
Fitchburg R.R. 4s,	20,000	20,350 00	20,000 00
Fitchburg R.R. 5s,	51,000	53,052 50	51,000 00
Illinois Central R.R. 3s,	35,000	30,975 00	31,000 00
Illinois Central R.R. 3½s,	30,000	30,300 00	30,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	11,550 00	10,000 00
Old Colony R.R. 4½s,	1,000	1,025 00	1,000 00
Penobscot Shore Line R.R. 4s, . . .	17,000	18,275 00	17,000 00
Portland & Rumford Falls R.R. 4s, .	12,000	13,080 00	12,000 00
	\$231,000	\$238,532 50	\$227,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$125,000	\$145,000 00	\$125,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,307 98	2 per cent.	\$286,025 25	4 per cent.	\$6,700 00	5½ per cent.
15,309 35	3 “	62,500 00	4½ “	68,472 50	6 “
11,000 00	3½ “	157,779 47	4½ “	100 00	8 “
80,000 00	3¾ “	397,596 51	5 “		

Amount invested in real estate for banking purposes, \$56,000 00
 Estimated value of the same, 60,000 00
 Assessed value of the same, 55,000 00
 Net income received from same during year ending Oct. 31, 1901, . . . 929 65
 Number of loans which are of an amount not exceeding \$3,000 each, 208
 Aggregate amount of the same, 286,952 75
 Total number of loans upon real estate, 291
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 76,184 30
 Times for the dividends fixed by the by-laws: declared to first Saturday
 and payable on the third Saturday in January and July of each year.

Woburn Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 1½ per cent., \$26,626 35 }	
during the year ending Oct. 31, 1901, . . . { 1½ per cent., 26,926 44 }	\$53,552 79
Number of accounts opened during the year ending Oct. 31, 1901, .	794
Number of accounts closed during the year ending Oct. 31, 1901, .	709
Total number of open accounts Oct. 31, 1901,	6,133
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	5,928 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	333,047 44
Number of same,	6,880
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	336,119 07
Number of same,	5,924
Date of examination by commissioner: May 7.	

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 178.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

STEPHEN SALISBURY, SAMUEL B. WOODWARD,
A. GEORGE BULLOCK, EDWARD D. THAYER, Jr.,
GEORGE E. FRANCIS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,229,750 00	Deposits,	\$16,502,976 39
Loan on public funds,	50 00	Guaranty fund,	825,000 00
Bank stock, as per schedule, . .	627,216 00	Interest account,	294,717 95
Loans on bank stock,	31,700 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	5,085,000 00	count,	12,572 09
Real estate by foreclosure, . . .	18,854 60	Suspense account,	4,020 68
Loans on real estate,	6,418,698 00	Premium account,	1,764 97
Loans on personal security, . . .	1,727,600 00		
Loans to counties, cities or towns			
(notes),	233,310 00		
Loans on depositors' books, . . .	900 00		
Deposits in banks, on interest, . .	240,101 93		
Expense account,	2,702 54		
Notes receivable,*	13,253 76		
Cash on hand,	11,915 25		
	<hr/>		<hr/>
	\$17,641,052 08		\$17,641,052 08

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$22,402 27
Wachusett National Bank, Fitchburg,	10,000 00
Millbury National Bank, Millbury,	15,000 00
Citizens National Bank, Worcester,	18,000 00
City National Bank, Worcester,	18,000 00
First National Bank, Worcester,	18,000 00
Mechanics National Bank, Worcester,	18,000 00
Quinsigamond National Bank, Worcester,	18,000 00
Worcester National Bank, Worcester,	102,699 66

Loan on Public Funds : —

\$100 United States 4s,	\$50 00
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Worcester County Institution for Savings, Worcester — Continued.

Loans on Bank Stock, amount on each:—

60 shares National Bank of the Commonwealth, Boston, . . .	\$3,500 00
100 shares Home National Bank, Holyoke, . . .	8,500 00
15 shares Second National Bank, Norwich, . . .	500 00
40 shares Spencer National Bank, Spencer, . . .	3,000 00
164 shares First National Bank, Lynn, . . .	15,000 00
2 shares Leicester National Bank, Leicester, . . .	200 00
2 shares Worcester National Bank, Worcester, . . .	1,000 00
1 share Quinsigamond National Bank, Worcester, . . .	
4 shares Mechanics National Bank, Worcester, . . .	
4 shares Central National Bank, Worcester, . . .	
1 share Leicester National Bank, Leicester, . . .	
2 shares Oxford National Bank, Oxford, . . .	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 2s, . . .	\$150,000	\$163,125 00	\$150,000 00
Massachusetts 3s, . . .	300,000	329,875 00	300,000 00
County of Rockingham, N. H., 4s, . . .	50,000	52,750 00	50,000 00
City of Beverly, Mass., 4s, . . .	100,000	107,000 00	100,000 00
of Boston, Mass., 4s, . . .	255,000	282,800 00	255,000 00
of Boston, Mass., 5s, . . .	225,000	242,940 00	225,000 00
of Boston, Mass., 6s, . . .	28,000	28,700 00	28,000 00
of Brockton, Mass., 4s, . . .	66,000	69,300 00	66,000 00
of Columbus, Ohio, 4s, . . .	70,000	72,300 00	70,000 00*
of Fall River, Mass., 4s, . . .	72,500	75,343 00	72,500 00
of Fitchburg, Mass., 4s, . . .	58,000	66,340 00	58,000 00
of Holyoke, Mass., 4s, . . .	30,000	32,220 00	30,000 00
of Lynn, Mass., 4s, . . .	175,000	193,000 00	175,000 00
of Manchester, N. H., 4s, . . .	8,000	8,600 00	8,000 00
of Manchester, N. H., 6s, . . .	9,000	9,000 00	9,000 00
of Milwaukee, Wis., 5s, . . .	56,250	63,250 00	56,250 00
of New Bedford, Mass., 4s, . . .	102,000	112,860 00	102,000 00
of New London, Conn., 7s, . . .	25,000	27,750 00	25,000 00
of Newton, Mass., 6s, . . .	40,000	44,000 00	40,000 00
of Norwich, Conn., 5s, . . .	14,000	15,260 00	14,000 00
of Providence, R. I., 4s, . . .	49,000	55,920 00	49,000 00
of Providence, R. I., 5s, . . .	5,000	5,425 00	5,000 00
of Salem, Mass., 4s, . . .	40,000	43,800 00	40,000 00
of Salem, Mass., 5s, . . .	22,000	22,990 00	22,000 00
of Somerville, Mass., 4s, . . .	7,000	7,050 00	7,000 00
of Worcester, Mass., 4s, . . .	1,000,000	1,060,270 00	1,000,000 00
of Worcester, Mass., 5s, . . .	26,000	27,580 00	26,000 00
Town of Abington, Mass., 4s, . . .	77,000	81,940 00	77,000 00
of Cranston, R. I., 4s, . . .	25,000	28,000 00	25,000 00
of Lincoln, R. I., 4s, . . .	30,000	32,100 00	30,000 00
of Milton, Mass., 4s, . . .	70,000	72,100 00	70,000 00
of Spencer, Mass., 4s, . . .	25,000	26,400 00	25,000 00
of Westborough, Mass., 5s, . . .	20,000	22,600 00	20,000 00
	\$3,229,750	\$3,481,988 00	\$3,229,750 00

* A legal investment when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
375	Atlas National Bank, Boston, .	\$37,500	\$40,125 00	\$37,500 00
92	Blackstone N'l Bank, Boston,	2,116	460 00	2,116 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,470 00	1,400 00
120	Colonial Nat'l Bank, Boston, .	12,000	18,000 00	18,000 00
120	Continental N'l Bank, Boston,	-	600 00	-
121	Eliot National Bank, Boston, .	12,100	18,150 00	12,100 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,600 00	2,000 00
250	First National Bank, Boston, .	25,000	43,750 00	25,000 00
107	Freemans Nat'l Bank, Boston,	10,700	10,807 00	10,700 00
125	Merchants Nat'l Bank, Boston,	12,500	21,875 00	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	27,342 00	21,700 00
100	N'l B'k of Redemption, Boston,	10,000	12,500 00	10,000 00
210	N'l B'k of the Republic, Boston,	21,000	31,710 00	21,000 00
208	National City Bank, Boston, .	-	1,040 00	-
83	Nat'l Exchange Bank, Boston,	8,300	11,620 00	8,300 00
205	N'l Hide & Leather B'k, Boston,	20,500	25,420 00	20,500 00
638	Nat'l Shawmut Bank, Boston,	63,800	127,600 00	95,700 00
71	National Union Bank, Boston,	7,100	10,721 00	7,100 00
200	Nat'l Webster Bank, Boston, .	20,000	20,800 00	20,000 00
199	New England N'l B'k, Boston,	19,900	28,656 00	19,900 00
45	Old Boston N'l Bank, Boston, .	4,500	4,455 00	4,500 00
352	Second National Bank, Boston,	35,200	63,360 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	-	173 00	-
134	Shoe & Leather N'l B'k, Boston,	13,400	20,100 00	13,400 00
113	State National Bank, Boston, .	11,300	12,543 00	11,300 00
56	Suffolk Nat'l Bank, Boston, .	5,600	6,440 00	5,600 00
50	Third National Bank, Boston, .	5,000	5,300 00	5,000 00
78	Tremont Nat'l Bank, Boston, .	3,900	780 00	3,900 00
200	Washington N'l Bank, Boston,	20,000	22,200 00	20,000 00
51	Fitchburg N'l B'k, Fitchburg, .	5,100	7,191 00	5,100 00
60	Franklin County Nat'l Bank, Greenfield,	6,000	6,120 00	6,000 00
27	Leicester N'l Bank, Leicester,	2,700	4,050 00	2,700 00
54	Millbury N'l Bank, Millbury,	5,400	5,400 00	5,400 00
200	Third Nat'l Bank, Springfield,	20,000	44,000 00	20,000 00
10	Blackstone N'l B'k, Uxbridge,	1,000	900 00	1,000 00
300	Central Nat'l Bank, Worcester,	30,000	33,000 00	30,000 00
250	Citizens N'l Bank, Worcester,	25,000	36,250 00	25,000 00
150	City National Bank, Worcester,	15,000	18,750 00	15,000 00
86	Mechanics N'l B'k, Worcester,	8,600	8,170 00	8,600 00
240	Quinsigamond National Bank, Worcester,	24,000	31,200 00	24,000 00
400	Worcester N'l B'k, Worcester,	40,000	72,000 00	40,000 00
		\$589,316	\$857,628 00	\$627,216 00

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$310,000	\$331,700 00	\$310,000 00
Boston & Albany R.R. 5s, . . .	270,000	271,620 00	270,000 00
Boston, Clinton & Fitchburg R.R. 5s,	125,000	140,000 00	125,000 00
Boston & Lowell R.R. 4s, . . .	210,000	221,950 00	210,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	30,525 00	30,000 00
Boston & Maine R.R. 4s, . . .	300,000	324,410 00	300,000 00
Boston & Maine R.R. 4½s, . . .	350,000	444,500 00	350,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	100,000	120,000 00	100,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	102,500 00	100,000 00
Chic., Burlington & Quincy R.R. 4s,	50,000	55,000 00	50,000 00
Chicago & Northwestern R.R. 3½s, .	50,000	51,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	200,000	220,000 00	200,000 00
Concord & Montreal R.R. 6s, . . .	10,000	12,100 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	115,750 00	100,000 00
Dexter & Newport R.R. 4s, . . .	50,000	54,250 00	50,000 00
Eastern R.R. 6s, . . .	364,000	407,680 00	364,000 00
Fitchburg R.R. 4s, . . .	317,000	344,475 00	314,000 00
Fitchburg R.R. 4½s, . . .	92,000	103,270 00	92,000 00
Fitchburg R.R. 5s, . . .	198,000	203,440 00	198,000 00
Illinois Central R.R. 3½s, . . .	225,000	228,650 00	225,000 00
Maine Central R.R. 4s, . . .	100,000	113,500 00	90,000 00
Maine Central R.R. 7s, . . .	12,000	15,800 00	12,000 00
New York, New Haven & Hartford R.R. 4s, . . .	200,000	234,000 00	200,000 00
Old Colony R.R. 4s, . . .	600,000	647,125 00	600,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	54,750 00	50,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	100,000	125,000 00	100,000 00
Portland & Rumford Falls R.R. 4s, .	100,000	111,000 00	100,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	140,000	186,200 00	140,000 00
Upper Coos R.R. 4½s, . . .	50,000	61,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	140,000	143,500 00	140,000 00
Worcester, Nashua & Roch. R.R. 4s,	155,000	175,500 00	155,000 00
	\$5,098,000	\$5,650,695 00	\$5,085,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,402 27	2 per cent.	\$325,000 00	3¾ per cent.	\$1,612,450 00	4½ per cent.
18,000 00	2½ "	1,627,910 00	4 "	95,000 00	4¾ "
199,699 66	3 "	15,000 00	4½ "	3,925,143 00	5 "
75,000 00	3½ "	725,105 00	4¾ "	11,650 00	6 "

Worcester County Institution for Savings, Worcester — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise, .	\$18,854 60
Assessed value of the same,	26,800 00
Net income received from same during year ending Oct. 31, 1901,	105 08
Number of loans which are of an amount not exceeding \$3,000 each, 1,473	
Aggregate amount of the same,	2,101,483 00
Total number of loans upon real estate,	1,812
Amount of investments from which no income is received,	13,253 76
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	763,425 62
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$304,540 47 } during the year ending Oct. 31, 1901, . . { 2 per cent., 311,319 35 }	615,859 82
Number of accounts opened during the year ending Oct. 31, 1901,	4,082
Number of accounts closed during the year ending Oct. 31, 1901,	2,795
Total number of open accounts Oct. 31, 1901,	35,634
Total expenses of the corporation for the year ending Oct. 31, 1901 (ex- clusive of taxes),	27,636 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	2,079,771 47
Number of same,	31,077
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	2,020,630 68
Number of same,	26,971
Date of examination by commissioners: October 31.	

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 101.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,
STEPHEN SAWYER,

HENRY M. WITTER,
GILBERT J. RUGG.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$431,000 00	Deposits, . . .	\$8,222,518 68
Bank stock, as per schedule, .	169,234 00	Guaranty fund, .	312,000 00
Railroad bonds, as per schedule, .	1,941,000 00	Interest account, .	168,649 76
Loan on railroad stock, . . .	1,200 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	3,548,477 00		
Loans on personal security, . . .	2,143,268 06		
Deposits in banks, on interest, .	176,170 76		
Expense account,	8,977 41		
Premium account,	25,000 00		
Cash on hand,	8,841 21		
	\$8,703,168 44		\$8,703,168 44

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$50,950 04
Mechanics National Bank, Worcester,	54,770 12
Quinsigamond National Bank, Worcester,	70,450 60

Loan on Railroad Stock:—

8 shares Norwich & Worcester R.R.,	\$1,200 00
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Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$34,000	\$36,890 00	\$34,000 00
County of Middlesex, Mass., 4s,	30,000	30,975 00	30,000 00
City of Akron, Ohio, 5s,	59,000	61,065 00	59,000 00
of Belfast, Me., 4s,	25,000	27,375 00	25,000 00
of Beverly, Mass., 4s,	7,000	7,420 00	7,000 00
of Chicago, Ill., 4s,	50,000	54,875 00	50,000 00
of Fitchburg, Mass., 4s,	25,000	25,187 00	25,000 00
of Holyoke, Mass., 4s,	50,000	50,750 00	50,000 00
of Marlborough, Mass., 4s,	18,000	19,080 00	18,000 00
of Newton, Mass., 6s,	15,000	16,312 00	15,000 00
of Saginaw, Mich., 4s,	5,000	5,150 00	5,000 00
of Somerville, Mass., 4s,	6,000	6,015 00	6,000 00
of Springfield, Mass., 7s,	12,000	12,570 00	12,000 00
of Worcester, Mass., 4s,	75,000	77,250 00	75,000 00
Town of Lincoln, R. I., 4s,	20,000	20,637 00	20,000 00
	\$431,000	\$451,551 00	\$431,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	\$5,000	\$6,100 00	\$5,000 00
58	Blackstone N'l Bank, Boston,	1,334	290 00	1,334 00
50	Colonial Nat'l Bank, Boston,	5,000	7,500 00	5,000 00
122	Eliot National Bank, Boston,	12,200	18,300 00	12,200 00
67	First National Bank, Boston,	6,700	11,725 00	6,700 00
61	Fourth National Bank, Boston,	6,100	7,625 00	6,100 00
20	Manufacturers N'l B'k, Boston,	-	60 00	-
50	Merchants N'l Bank, Boston,	5,000	8,750 00	5,000 00
44	N'l B'k of Commerce, Boston,	4,400	5,544 00	4,400 00
160	National Bank of the Com- monwealth, Boston,	16,000	31,360 00	16,000 00
25	National City Bank, Boston,	-	125 00	-
109	N'l Hide & Leather B'k, Boston,	10,900	13,516 00	10,900 00
140	Nat'l Shawmut Bank, Boston,	14,000	28,000 00	14,000 00
73	Nat'l Webster Bank, Boston,	7,300	7,592 00	7,300 00
50	Shawmut Nat'l Bank, Boston,	-	50 00	-
63	Shoe & Leather N'l B'k, Boston,	6,300	9,450 00	6,300 00
50	State National Bank, Boston,	5,000	5,550 00	5,000 00
8	Third National Bank, Boston,	800	848 00	800 00
25	Wachusett N'l B'k, Fitchburg,	2,500	3,125 00	2,500 00
10	Westminster N'l B'k, Gardner,	1,000	1,000 00	1,000 00
15	Leicester N'l B'k, Leicester,	1,500	2,175 00	1,500 00
25	Leominster N'l B'k, Leominster,	2,500	2,875 00	2,500 00
53	Millbury Nat'l B'k, Millbury,	5,300	5,300 00	5,300 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Northboro' N'l B'k, Northboro',	\$5,500	\$5,280 00	\$5,500 00
12	Oxford Nat'l Bank, Oxford, .	1,200	1,260 00	1,200 00
34	Spencer N'l B'k, Spencer, .	3,400	4,760 00	3,400 00
70	Central Nat'l B'k, Worcester, .	7,000	7,700 00	7,000 00
7	Citizens Nat'l B'k, Worcester,	700	1,015 00	700 00
100	City Nat'l Bank, Worcester, .	10,000	12,500 00	10,000 00
36	Mechanics N'l B'k, Worcester,	3,600	3,420 00	3,600 00
180	Quinsigamond National Bank,			
	Worcester,	18,000	23,400 00	18,000 00
10	Worcester N'l B'k, Worcester,	1,000	1,800 00	1,000 00
		\$169,234	\$237,995 00	\$169,234 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$75,000	\$82,825 00	\$75,000 00
Bennington & Rutland R.R. 4½s, .	25,000	27,500 00	25,000 00
Boston & Albany R.R. 4s, . . .	125,000	133,375 00	125,000 00
Boston & Lowell R.R. 3½s, . . .	50,000	51,125 00	50,000 00
Boston & Lowell R.R. 4s, . . .	125,000	131,687 00	125,000 00
Boston & Maine R.R. 4s,	80,000	91,750 00	80,000 00
Boston & Maine R.R. 4½s,	40,000	50,400 00	40,000 00
Boston & Providence R.R. 4s, . .	50,000	54,250 00	50,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	35,000	40,600 00	35,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	26,500 00	25,000 00
Burlington & Missouri River R.R. 6s,	11,000	13,310 00	11,000 00
Chic., Burlington & Quincy R.R. 3½s,	40,000	40,900 00	40,000 00
Chic., Burlington & Quincy R.R. 4s,	74,000	79,770 00	74,000 00
Concord & Claremont R.R. 4½s, . .	24,000	26,640 00	24,000 00
Concord & Montreal R.R. 4s, . . .	70,000	76,300 00	70,000 00
Dexter & Newport R.R. 4s,	22,000	23,320 00	22,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	11,000 00	10,000 00
Fitchburg R.R. 3½s,	36,000	36,720 00	36,000 00
Fitchburg R.R. 4s,	105,000	108,450 00	105,000 00
Illinois Central R.R. 3s,	50,000	45,000 00	45,000 00
Illinois Central R.R. 3½s,	100,000	101,000 00	100,000 00
Maine Central R.R. 4s,	75,000	78,750 00	75,000 00
Maine Central and European & North American R.R. 4s,	30,000	33,450 00	30,000 00
Manchester & Lawrence R.R. 4s, . .	25,000	27,250 00	25,000 00
Michigan Central R.R. 7s,	50,000	50,500 00	50,000 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York Central & Hudson River R.R. 7s, .	\$5,000	\$5,200 00	\$5,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	95,000	114,000 00	95,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,250 00	50,000 00
Old Colony R.R. 4s,	50,000	55,250 00	50,000 00
Penobscot Shore Line R.R. 4s, .	100,000	107,000 00	100,000 00
Peterboro' & Hillsboro' R.R. 4½s, .	10,000	11,400 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	50,000	54,000 00	50,000 00
Sullivan County R.R. 4s,	25,000	27,250 00	25,000 00
Upper Coos R.R. 4s,	40,000	42,800 00	40,000 00
Upper Coos R.R. 4½s,	9,000	10,350 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	160,000	175,300 00	160,000 00
	\$1,946,000	\$2,097,172 00	\$1,941,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$116,000 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$176,170 76	3 per cent.	\$905,136 00	4½ per cent.	\$14,600 00	5½ per cent.
222,000 00	4 "	352,900 00	4¾ "	53,109 06	6 "
242,600 00	4½ "	3,902,600 00	5 "		

Amount invested in real estate for banking purposes, \$150,000 00
 Estimated value of the same, 175,000 00
 Assessed value of the same, 140,000 00
 Net income received from same during year ending Oct. 31, 1901, 3,221 62
 Number of loans which are of an amount not exceeding \$3,000 each, 885
 Aggregate amount of the same, 1,458,428 00
 Total number of loans upon real estate, 1,164
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1901, 399,626 19
 Times for the dividends fixed by the by-laws: January 1 and July 1; pay-
 able on January 15 and July 15.

Worcester Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 1½ per cent., \$133,795 68 } during the year ending Oct. 31, 1901, . . . { 1½ per cent., 136,940 84 }	\$270,736 52
Number of accounts opened during the year ending Oct. 31, 1901,	3,636
Number of accounts closed during the year ending Oct. 31, 1901,	2,499
Total number of open accounts Oct. 31, 1901,	30,643
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	16,275 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,292,114 38
Number of same,	29,689
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,415,698 46
Number of same,	20,164
Date of examination by commissioners: November 25 and 26.	

WORCESTER MECHANICS' SAVINGS BANK— WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 92.

A. B. R. SPRAGUE, *President.*

HENRY WOODWARD, *Treasurer.*

F. W. CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELI J. WHITTEMORE,

A. B. R. SPRAGUE,

JOHN H. COES,

THOMAS B. EATON,

FRANCIS H. DEWEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$259,000 00	Deposits,	\$7,450,680 45
Bank stock, as per schedule, .	368,848 74	Guaranty fund, .	273,000 00
Railroad bonds, as per schedule, .	905,000 00	Profit and loss account,	181,532 63
Loans on real estate,	3,808,067 47	Due on real estate loans,	13,897 45
Loans on personal security, .	2,312,552 94		
Deposits in banks, on interest, .	237,000 00		
Premium account,	20,000 00		
Cash on hand,	8,641 38		
	\$7,919,110 53		\$7,919,110 53

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$12,000 00
Citizens National Bank, Worcester,	45,000 00
City National Bank, Worcester,	30,000 00
First National Bank, Worcester,	30,000 00
Mechanics National Bank, Worcester,	60,000 00
Quinsigamond National Bank, Worcester,	60,000 00

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Fall River, Mass., 3½s, .	\$25,000	\$25,687 50	\$25,000 00
of Fitchburg, Mass., 4s, .	50,000	56,375 00	50,000 00
of Holyoke, Mass., 4s, .	25,000	25,500 00	25,000 00
of New London, Conn., 7s, .	20,000	22,100 00	20,000 00
of Northampton, Mass., 3½s, .	50,000	51,625 00	50,000 00
of Norwich, Conn., 5s, .	5,000	5,525 00	5,000 00
of Philadelphia, Penn., 3½s, .	25,000	27,250 00	25,000 00
of Springfield, Mass., 7s, .	4,000	4,360 00	4,000 00
Town of Clinton, Mass., 3½s, .	30,000	31,200 00	30,000 00
of Spencer, Mass., 4s, .	25,000	26,875 00	25,000 00
	\$259,000	\$276,497 50	\$259,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$3,904 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	19,902 00	22,937 00
31	Blackstone Nat'l B'k, Boston, .	713	155 00	1,285 00
150	Boylston Nat'l Bank, Boston, .	15,000	15,750 00	18,925 62
13	Central National Bank, Boston, .	1,300	1,534 00	1,758 25
5	Continental Nat'l Bank, Boston, .	—	25 00	—
210	Eliot National Bank, Boston, .	21,000	31,500 00	25,262 00
63	Faneuil Hall N'l Bank, Boston, .	6,300	8,190 00	8,868 75
146	Merchants N'l Bank, Boston, .	14,600	25,550 00	20,289 75
7	Mt. Vernon N'l Bank, Boston, .	700	679 00	966 75
200	N'l B'k of Commerce, Boston, .	20,000	25,200 00	23,700 00
197	N'l B'k of Redemption, Boston, .	19,700	24,625 00	25,270 50
109	N'l B'k of the Republic, Boston, .	10,900	16,459 00	14,277 25
118	National City Bank, Boston, .	—	590 00	826 00
138	N'l Hide & Leather B'k, Boston, .	13,800	17,112 00	16,479 87
94	National Union Bank, Boston, .	9,400	14,194 00	13,305 00
62	New England N'l B'k, Boston, .	6,200	8,928 00	8,260 25
106	Old Boston N'l B'k, Boston, .	10,600	10,494 00	12,713 75
50	Second National Bank, Boston, .	5,000	9,000 00	7,700 00
174	Shawmut Nat'l Bank, Boston, .	—	174 00	—
122	State National Bank, Boston, .	12,200	13,542 00	15,088 75
158	Suffolk National Bank, Boston, .	15,800	18,170 00	17,000 00
69	Tremont Nat'l Bank, Boston, .	3,450	690 00	1,550 00
68	Washington N'l Bank, Boston, .	6,800	7,548 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin Nat'l Bank, Franklin, .	5,100	5,967 00	5,715 00
20	Westminster N'l B'k, Gardner, .	2,000	2,100 00	2,000 00
4	Leicester N'l Bank, Leicester, .	400	600 00	476 00
37	Millbury N'l Bank, Millbury, .	3,700	3,700 00	4,000 00

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	City Nat'l Bank, Springfield, .	\$2,000	\$2,840 00	\$2,800 00
84	Central N'l Bank, Worcester, .	8,400	9,240 00	9,167 50
142	Citizens N'l Bank, Worcester,	14,200	20,590 00	18,375 00
90	City National Bank, Worcester,	9,000	11,250 00	9,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,280 00	1,656 00
248	Mechanics N'l B'k, Worcester,	24,800	23,560 00	25,000 00
123	Quinsigamond National Bank, Worcester,	12,300	15,990 00	14,570 00
48	Worcester N'l B'k, Worcester,	4,800	8,640 00	5,553 00
		\$304,163	\$381,922 00	\$368,848 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$50,000	\$55,000 00	\$50,000 00
Boston & Albany R.R. 4s, . . .	50,000	53,750 00	50,000 00
Boston & Lowell R.R. 3½s, . . .	35,000	35,962 50	35,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4½s,	75,000	94,500 00	75,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	102,000 00	100,000 00
Concord & Claremont R.R. 4½s, .	50,000	55,500 00	50,000 00
Fitchburg R.R. 4s,	66,000	68,655 00	66,000 00
Fitchburg R.R. 5s,	6,000	6,165 00	6,000 00
Illinois Central R.R. 3½s,	23,000	23,230 00	23,000 00
Maine Central R.R. 4s,	50,000	52,750 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	30,000	31,275 00	30,000 00
Norwich & Worcester R.R. 4s, . .	100,000	111,000 00	100,000 00
Old Colony R.R. 4s,	50,000	56,750 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	75,000	99,000 00	75,000 00
Upper Coos R.R. 4½s,	25,000	28,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	112,625 00	100,000 00
		\$905,000	\$1,007,312 50
			\$905,000 00

Worcester Mechanics' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,000 00	2 per cent.	\$525,000 00	4 per cent.	\$30,000 00	4½ per cent.
60,000 00	2½ “	546,000 00	4½ “	3,643,970 41	5 “
165,000 00	3 “	1,310,650 00	4½ “	50,000 00	5½ “
15,000 00	3½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 1,231

Aggregate amount of the same, \$1,917,961 74

Total number of loans upon real estate, 1,552

Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1901, 343,361 09Times for the dividends fixed by the by-laws: January 15 and July 15;
payable February 1 and August 1.Rate and amount of each semi-annual dividend { 2 per cent., \$135,428 40 }
during the year ending Oct. 31, 1901, { 2 per cent., 140,142 90 } 275,571 30

Number of accounts opened during the year ending Oct. 31, 1901, 1,804

Number of accounts closed during the year ending Oct. 31, 1901, 1,183

Total number of open accounts Oct. 31, 1901, 11,841

Total expenses of the corporation for the year ending Oct. 31, 1901 (ex-
clusive of taxes), 17,321 31Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1901, 1,133,386 25

Number of same, 8,214

Amount of withdrawals, including dividends, during the year ending
Oct. 31, 1901, 985,786 17

Number of same, 8,339

Date of examination by commissioners: October 17.

WORCESTER NORTH SAVINGS INSTITUTION— FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 62.

JAMES F. D. GARFIELD, *President.*

HENRY A. WILLIS, *Treasurer.*

ROBERT N. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. D. GARFIELD,

ROBERT LAWTON,

ELLIOT N. CHOATE,

MANSON D. HAWS.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M.; Saturdays,
close at 12 M.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,001,500 00	Deposits,	\$5,064,865 72
Bank stock, as per schedule, .	61,909 00	Guaranty fund, .	193,400 00
Loans on bank stock,	3,100 00	Interest account, .	104,680 83
Railroad bonds, as per schedule,	403,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	30,086 89	count,	72,223 88
Loans on real estate,	2,598,199 52	Personal account, .	1,102 72
Loans on personal security, . .	882,647 99		
Loans to counties, cities or towns			
(notes),	235,000 00		
Deposits in banks, on interest, .	218,559 67		
Cash on hand,	2,270 08		
	\$5,436,273 15		\$5,436,273 15

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$132,737 60
Rollstone National Bank, Fitchburg,	85,822 07

Worcester North Savings Institution, Fitchburg — Continued.

Loans on Bank Stock, amount on each:—

5 shares Rollstone National Bank, Fitchburg,	\$500 00
2 shares Rollstone National Bank, Fitchburg,	200 00
4 shares Rollstone National Bank, Fitchburg,	400 00
20 shares Wachusett National Bank, Fitchburg,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s,	\$10,000	\$10,000 00	\$10,000 00
City of Akron, Ohio, 5s,	32,000	32,560 00	32,000 00
of Boston, Mass., 3½s,	60,000	61,650 00	60,000 00
of Boston, Mass., 4s,	20,000	21,100 00	20,000 00
of Cambridge, Mass., 3½s,	50,000	52,300 00	50,000 00
of Canton, Ohio, 5s,	15,000	15,387 50	15,000 00
of Cleveland, Ohio, 4s,	32,000	32,320 00	32,000 00*
of Cleveland, Ohio, 5s,	18,000	18,540 00	18,000 00*
of Dayton, Ohio, 4s,	25,000	25,875 00	25,000 00
of Fall River, Mass., 4s,	30,000	30,300 00	30,000 00
of Fall River, Mass., 5s,	20,000	22,150 00	20,000 00
of Fitchburg, Mass., 3½s,	50,000	51,750 00	50,000 00
of Fitchburg, Mass., 4s,	59,000	65,845 00	59,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,490 00	25,000 00
of Haverhill, Mass., 3½s,	35,000	35,875 00	35,000 00
of Holyoke, Mass., 4s,	25,000	25,750 00	25,000 00
of Indianapolis, Ind., 4s,	20,000	20,050 00	20,000 00
of Lawrence, Mass., 4s,	22,000	23,760 00	22,000 00
of Lewiston, Me., 5s,	10,000	12,200 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,500 00	10,000 00
of Melrose, Mass., 4s,	25,000	27,250 00	25,000 00
of Meriden, Conn., 4s,	25,000	25,750 00	25,000 00
of Milwaukee, Wis., 3½s,	10,000	10,350 00	10,000 00
of Milwaukee, Wis., 5s,	20,000	21,950 00	20,000 00
of New Bedford, Mass., 3½s,	17,000	17,930 00	17,000 00
of New Bedford, Mass., 6s,	10,000	10,200 00	10,000 00
of Norwich, Conn., 7s,	20,000	22,100 00	20,000 00
of Portland, Me., 6s,	10,000	11,200 00	10,000 00
of Providence, R. I., 5s,	50,000	55,875 00	53,000 00
of Saginaw, Mich., 4s,	10,000	10,400 00	10,000 00
of Somerville, Mass., 4s,	38,000	38,250 00	38,000 00
of Springfield, Mass., 3½s,	40,000	40,700 00	40,000 00
of Springfield, Ohio, 5s,	30,000	33,525 00	30,000 00
of Syracuse, N. Y., 3½s,	30,000	30,225 00	30,000 00
of Taunton, Mass., 3½s,	20,000	21,200 00	20,000 00
of Terre Haute, Ind., 4½s,	26,000	26,670 00	26,000 00
of Woburn, Mass., 4s,	10,000	10,000 00	10,000 00
Town of Danvers, Mass., 5s,	10,000	10,750 00	10,000 00
of Lincoln, R. I., 4s,	19,000	19,265 00	19,000 00
of Needham, Mass., 4s,	10,500	10,587 50	10,500 00
	\$998,500	\$1,048,580 00	\$1,001,500 00

* Legal investments when made.

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$10,700 00	\$10,000 00
33	Blackstone N'l Bank, Boston, .	759	165 00	759 00
100	Boston National Bank, Boston,	—	100 00	—
50	Merchants Nat'l Bank, Boston,	5,000	8,750 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,600 00	10,000 00
100	National City Bank, Boston, .	—	500 00	—
50	National Eagle Bank, Boston,	100	150 00	100 00
33	National Webster B'k, Boston,	3,300	3,432 00	3,300 00
25	Tremont National B'k, Boston,	1,250	250 00	1,250 00
25	Fitchburg Nat'l B'k, Fitchburg,	2,500	3,525 00	3,500 00
200	Rollstone Nat'l B'k, Fitchburg,	20,000	27,000 00	28,000 00
		\$52,909	\$67,172 00	\$61,909 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$20,000	\$21,400 00	\$20,000 00
Boston & Albany R.R. 5s, . . .	30,000	30,150 00	30,000 00
Boston & Lowell R.R. 3½s, . . .	20,000	20,600 00	20,000 00
Boston & Lowell R.R. 4s, . . .	30,000	31,350 00	30,000 00
Fitchburg R.R. 4s,	130,000	137,950 00	130,000 00
Fitchburg R.R. 5s,	83,000	87,260 00	83,000 00
Maine Central R.R. 4s,	7,000	7,385 00	7,000 00
Maine Central R.R. 4½s,	23,000	29,900 00	23,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	61,200 00	60,000 00
	\$403,000	\$427,195 00	\$403,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$218,559 67	2 per cent.	\$45,000 00	3½ per cent.	\$20,000 00	4½ per cent.
50,000 00	3¼ " "	50,000 00	3¾ " "	31,750 00	4¾ " "
30,000 00	3.137 " "	796,600 00	4 " "	1,344,462 39	5 " "
25,000 00	3¾ " "	518,500 00	4½ " "	296,895 00	5½ " "
30,000 00	3½ " "	462,690 12	4½ " "	18,050 00	6 " "

Worcester North Savings Institution, Fitchburg — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$30,086 89
Assessed value of the same,	32,410 00
Number of loans which are of an amount not exceeding \$3,000 each,	670
Aggregate amount of the same,	881,177 87
Total number of loans upon real estate,	828
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	239,042 80
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$97,173 31 } during the year ending Oct. 31, 1901, . . . { 2 per cent., 100,061 14 }	197,234 45
Number of accounts opened during the year ending Oct. 31, 1901,	1,981
Number of accounts closed during the year ending Oct. 31, 1901,	1,731
Total number of open accounts Oct. 31, 1901,	11,789
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	9,646 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	962,271 18
Number of same,	10,568
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,108,157 75
Number of same,	9,172
Date of examination by commissioner: October 25.	

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 37.

O. B. PARKS, *President.*

J. H. ASHLEY, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

O. B. PARKS,
CHESTER H. ABBE,

L. R. NORTON,
O. A. GRANGER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also 7 to 8.30 P.M., on the tenth day of January, April, July and October.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$96,000 00	Deposits,	\$1,676,534 33
Loan on public funds, . . .	10,000 00	Guaranty fund, . .	75,000 00
Bank stock, as per schedule, .	23,100 00	Interest account, .	4,834 29
Loans on bank stock,	7,300 00	Profit and loss account,	9,413 83
Railroad bonds, as per schedule,	292,750 00		
Loans on railroad stock, . . .	700 00		
Boston Terminal Co. bonds, . .	30,000 00		
Real estate by foreclosure, . .	8,134 58		
Loans on real estate,	893,580 00		
Loans on personal security, . .	269,520 00		
Loans to counties, cities or towns (notes),	10,400 00		
Loans on depositors' books, . .	1,675 00		
Deposits in banks, on interest, .	113,278 88		
Deposit in bank, not on interest,	5,594 92		
Expense account,	1,309 62		
Insurance account,	62 75		
Cash on hand,	2,376 70		
	<u>\$1,765,782 45</u>		<u>\$1,765,782 45</u>

Cash on Deposit in Banks, amount in each:—

Northampton National Bank, Northampton,	\$30,466 07
Berkshire Loan and Trust Company, Pittsfield,	10,000 00
Agawam National Bank, Springfield,	5,000 00
City National Bank, Springfield,	15,211 76
Springfield National Bank, Springfield,	32,438 04
Pynchon National Bank, Springfield,	20,163 02
Hampden National Bank, Westfield,	5,594 92

Woronoco Savings Bank—Continued.

Loan on Public Funds:—

\$10,000 Town of Westfield, Mass., 3½s, \$10,000 00

Loans on Bank Stock, amount on each:—

3 shares First National Bank, Westfield, \$300 00
 25 shares Hampden National Bank, Westfield, 2,500 00
 2 shares First National Bank, Westfield, 200 00
 13 shares First National Bank, Westfield, 1,300 00
 5 shares Hampden National Bank, Westfield, 500 00
 3 shares Hampden National Bank, Westfield, 300 00
 8 shares First National Bank, Westfield, 800 00
 4 shares First National Bank, Westfield, 400 00
 10 shares First National Bank, Westfield, 1,000 00

Loans on Railroad Stock, amount on each:—

2 shares New York, New Haven & Hartford R.R., \$200 00
 3 shares Boston & Albany R.R., 500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$1,000	\$1,125 00	\$1,000 00
Massachusetts 3½s,	40,000	44,000 00	40,000 00
City of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00
of Kansas City, Mo., 4½s,	15,000	16,950 00	15,000 00
of Peoria, Ill., 4s,	10,000	10,300 00	10,000 00*
Town of Westfield, Mass., 4s,	5,000	5,000 00	5,000 00
	\$96,000	\$102,375 00	\$96,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Hampshire County National Bank, Northampton,	\$3,000	\$3,000 00	\$3,000 00
7	Agawam N'l B'k, Springfield,	700	700 00	700 00
13	Chicopee N'l B'k, Springfield,	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,200 00	4,000 00
86	First Nat'l Bank, Westfield,	8,600	11,180 00	8,600 00
55	Hampden N'l Bank, Westfield,	5,500	8,525 00	5,500 00
		\$23,100	\$29,555 00	\$23,100 00

Woronoco Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$27,000	\$29,700 00	\$27,000 00
Beech Creek R.R. 4s,	15,000	16,650 00	15,000 00
Boston, Winthrop & Shore R.R. 5s, .	14,000	14,840 00	14,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	25,500 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	32,000	35,065 00	32,000 00
Illinois Central R.R. 4s,	50,000	56,750 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	40,000	42,000 00	40,000 00
Princeton & Northwestern R.R. 3½s,	25,000	25,500 00	25,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	18,000 00	15,000 00
Upper Coos R.R. 4s,	25,000	26,750 00	24,750 00
	\$293,000	\$316,755 00	\$292,750 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$30,000	\$34,800 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,649 79	3 per cent.	\$25,000 00	4 per cent.	\$1,142,175 00	5 per cent.
65,466 07	3½ “	6,000 00	4½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$8,134 58
Assessed value of the same,	6,500 00
Net income received from same during year ending Oct. 31, 1901, . . .	182 17
Number of loans which are of an amount not exceeding \$3,000 each, 497	
Aggregate amount of the same,	678,850 00
Total number of loans upon real estate,	474
Amount of investments from which no income is received,	700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1901,	82,520 51
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on same days.	

Woronoco Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$30,721 35 }	\$62,553 12
during the year ending Oct. 31, 1901, . . . { 2 per cent., 31,831 77 }	
Number of accounts opened during the year ending Oct. 31, 1901, . 587	
Number of accounts closed during the year ending Oct. 31, 1901, . 399	
Total number of open accounts Oct. 31, 1901, 3,899	
Total expenses of the corporation for the year ending Oct. 31, 1901 (exclusive of taxes),	4,033 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1901,	282,604 43
Number of same,	3,311
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1901,	241,202 08
Number of same,	3,006
Date of examination by commissioner: February 26.	

CONSOLIDATED BALANCE SHEET

Oct. 31, 1901.

ASSETS.		LIABILITIES.	
Public funds,	\$69,457,699 59	Deposits,	\$560,705,752 64
Loans on public funds,	1,433,184 00	Guaranty fund,	24,764,318 07
Bank stock,	20,149,249 31	Earnings un-	
Loans on bank stock,	1,195,503 16	divided,	10,318,633 44
Railroad bonds,	85,865,657 10	Due on mort-	
Loans on railroad bonds,	622,350 00	gage loans,	213,949 20
Loans on railroad stock,	723,220 00	Sundry liabili-	
Massachusetts notes,	75,000 00	ties,	92,165 45
Boston Terminal Co. bonds,	11,248,709 50		
Real estate (for banking purposes),	4,481,810 96		
Real estate by foreclosure,	3,681,181 81		
Loans on real estate,	245,655,167 59		
Loans on personal security,	118,443,091 86		
Loans to counties, cities or towns			
(notes),	13,294,383 43		
Loans on depositors' books,	47,186 50		
Deposits in banks, on interest,	16,426,564 72		
Deposits in banks, not on interest,	565,553 24		
Expense account,	195,419 73		
Sundry stocks, bonds and notes			
taken to secure indebtedness,	221,453 13		
Premium account,	468,839 25		
Furniture and fixtures,	76,152 96		
Sundry assets,*	275,252 59		
Cash on hand,	1,492,188 37		
	\$596,094,818 80		\$596,094,818 80

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1901, \$25,417,188 50
Aggregate amount of ordinary dividends for the year ending Oct. 31, 1901, 19,313,792 99
Average rate of ordinary dividends for the year ending Oct. 31, 1901, 3.75 per cent.
Aggregate amount of extra dividends for the year ending Oct. 31, 1901, none.

Rates of Ordinary Dividends paid by One Hundred and Eighty-six Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
2,	3 per cent.	70,	3½ per cent.	88,	4 per cent.
6,	3½ " "	20,	3¾ " "		

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,561 24	0 per cent.	\$151,000 00	3.35 per cent.	\$2,300 00	4½ per cent.
45,379 28	1½ "	50,000 00	3.36 "	506,000 00	4½ "
9,809,420 64	2 "	240,000 00	3½ "	49,969,346 82	4½ "
119,343 85	2¼ "	308,000 00	3 2-5 "	293,000 00	4½ "
2,254,881 39	2½ "	40,000 00	3.45 "	4,425,896 00	4½ "
50,000 00	2.93¼ "	20,425,961 22	3½ "	55,000 00	4½ "
4,174,559 75	3 "	18,000 00	3.55 "	141,257,326 43	5 "
75,000 00	3.05 "	228,000 00	3 9-16 "	29,600 00	5½ "
15,000 00	3.055 "	163,000 00	3 3-5 "	502,689 00	5½ "
25,000 00	3 1-16 "	1,423,083 75	3½ "	14,652,707 57	5½ "
218,709 14	3 1-10 "	100,000 00	3 7-10 "	5,000 00	5 3-5 "
377,800 00	3½ "	17,998,172 96	3¾ "	2,300 00	5¾ "
30,000 00	3.137 "	6,490 00	3 4-5 "	18,856,641 23	6 "
381,000 00	3.15 "	1,893,000 00	3¾ "	2,000 00	6¼ "
25,000 00	3.16 "	90,000 00	3 9-10 "	49,217 31	6½ "
641,600 00	3 1-5 "	10,000 00	3.95 "	164,474 02	7 "
30,000 00	3.21 "	73,721,504 93	4 "	16,580 00	7 3-10 "
10,000 00	3.22 "	100,000 00	4 1-10 "	2,850 00	7½ "
2,901,300 00	3¼ "	2,244,381 55	4½ "	725 00	8 "
322,951 92	3 3-10 "	75,000 00	4 15-64 "		
6,000 00	3.33 "	26,091,791 24	4¼ "		

Number of loans which are of an amount not exceeding \$3,000 each,	69,716	
Aggregate amount of the same,		\$84,314,162 56
Total number of loans upon real estate,	81,710	
Number of accounts opened during the year ending Oct. 31, 1901,	215,438	
Number of accounts closed during the year ending Oct. 31, 1901,	156,788	
Total number of open accounts Oct. 31, 1901,	1,593,640	
Total amount of expenses for the year ending Oct. 31, 1901 (exclusive of taxes),		1,333,523 21
Number of deposits, not including dividends, received during the year ending Oct. 31, 1901,	1,545,159	
Aggregate amount of the same,		96,531,498 85
Number of withdrawals, including dividends, during the year ending Oct. 31, 1901,	1,224,413	
Aggregate amount of the same,		95,535,702 81

COMPARATIVE AGGREGATES.

	1900. One Hundred and Eighty-six Banks.	1901. One Hundred and Eighty-six Banks.	Increase.	Decrease.
Number of open accounts,	1,535,009	1,593,640	58,631	-
Amount due depositors,	\$540,403,886 60	\$560,705,752 64	\$20,302,066 04	-
Number of deposits (not including dividends),	1,479,405	1,545,159	65,754	-
Amount of same,	\$93,099,624 04	\$96,531,498 85	\$3,431,874 81	-
Number of withdrawals (including dividends),	1,174,358	1,224,413	50,055	-
Amount of same,	\$89,524,999 96	\$95,535,702 81	\$6,011,102 85	-
Number of accounts opened,	210,581	215,438	4,857	-
Number of accounts closed,	152,375	156,788	3,913	-
Profit and loss account,	\$5,384,596 24	\$5,452,601 99	\$68,005 75	-
Interest account,	4,271,924 59	4,517,931 25	246,006 66	-
Surplus account,	250,321 33	240,700 42	-	\$9,620 91
Premium account,	48,652 03	32,095 77	-	16,556 26
Rent account,	67,001 88	75,304 01	8,302 13	-
Due on mortgage loans,	154,748 38	213,949 20	59,200 82	-
Sundry liabilities,	80,353 30	92,165 45	11,812 15	-
Amount of guaranty fund,	23,575,955 60	24,764,318 07	1,188,362 47	-
Public funds,	67,983,541 07	69,457,699 59	1,469,158 52	-
Loans on public funds,	1,202,790 00	1,433,184 00	230,394 00	-
Bank stock,	21,467,705 63	20,149,249 31	-	1,318,456 32
Loans on bank stock,	1,386,501 22	1,195,503 16	-	190,998 06
Railroad bonds,	73,820,993 09	85,865,667 10	12,045,064 01	-
Loans on railroad bonds,	1,086,700 00	622,350 00	-	464,350 00
Loans on railroad stock,	1,103,010 00	723,220 00	-	379,790 00

Railroad notes,	100,000 00	-	-	100,000 00
Commonwealth of Massachusetts notes,	-	75,000 00	-	-
Boston Terminal Company bonds,	11,481,699 50	11,248,709 50	-	232,990 00
Loan on Boston Terminal Company bonds,	13,000 00	-	-	13,000 00
Real estate for banking purposes,	4,396,432 46	4,481,810 96	85,378 50	-
Real estate by foreclosure,	3,296,695 58	3,681,181 81	384,486 23	-
Assessed value of the same,	3,482,438 37	4,160,311 17	677,872 80	-
Loans on mortgage of real estate,	238,336,184 82	245,655,167 59	7,318,982 77	-
Loans on personal security,	114,320,336 73	118,443,091 86	4,122,755 13	-
Loans to counties, cities and towns,	14,167,376 79	13,294,383 43	-	872,993 36
Loans on depositors' books,	50,819 74	47,186 50	-	3,633 24
Expense account,	206,069 97	195,419 73	-	10,650 24
Stocks, bonds and notes taken to secure indebtedness,	219,457 01	221,453 13	1,996 12	-
Premium account,	437,571 45	468,839 25	31,267 80	-
Furniture and fixtures,	79,233 25	76,152 96	-	3,080 29
Sundry assets,	181,286 72	275,252 59	93,965 87	-
Deposits in banks, on interest,	17,009,450 94	16,426,564 72	-	582,885 52
Deposits in banks, not on interest,	449,028 11	565,553 24	116,525 13	-
Cash on hand,	1,436,756 57	1,492,188 37	55,431 80	-
Aggregate amount of earnings,	24,469,841 56	25,417,188 50	947,346 94	-
Aggregate amount of ordinary dividends,	18,607,327 54	19,313,792 99	646,465 45	-
Average rate of ordinary dividends,	3.81+ per cent.	3.75 per cent.	-	.06+ per cent.
Number of loans not exceeding \$3,000 each,	68,671	69,716	1,045	-
Amount of same,	\$83,090,654 04	\$84,314,162 56	\$1,223,508 52	-
Total number of loans upon real estate,	80,614	81,710	1,096	-
Total expenses (exclusive of taxes),	\$1,233,289 37	\$1,333,523 21	\$50,233 84	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1901, inclusive.

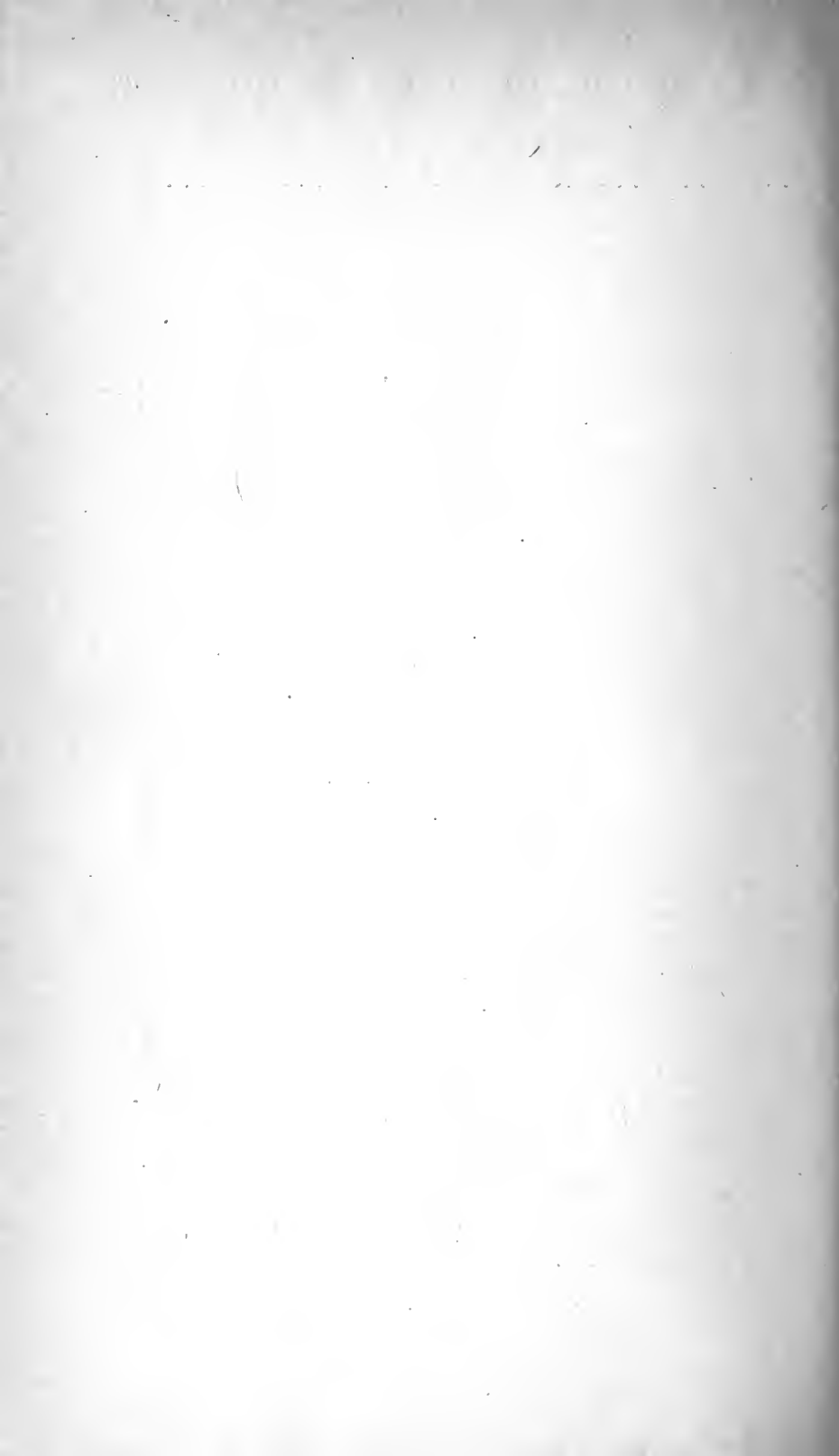
[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	-	\$3,407,773 00	-	\$140 09	614,408*	\$5 58	\$10,968 00	
1835,	27	27,282	2,976	3,921,370 00	\$513,597 00	143 99	-	-	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	453,208 00	146 19	-	-	14,413 00	.0033
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 61	-	-	17,504 00	
1838,	30	33,063	499	4,869,393 00	87,967 00	147 27	-	-	18,329 00	
1839,	30	36,686	3,623	5,608,139 00	738,766 00	182 86	-	-	17,204 00	
1840,	31	37,470	784	5,819,554 00	211,395 00	187 98	737,609	7 88	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	894,628 00	162 08	-	-	19,248 00	
1842,	-	42,587	1,164	6,900,451 00	186,270 00	162 03	-	-	-	
1843,	31	43,217	630	6,935,547 00	35,095 00	160 40	-	-	20,777 00	
1844,	31	49,699	6,482	8,261,345 00	1,325,798 00	166 23	-	-	22,688 00	.0029
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	-	-	27,017 00	
1846,	38	62,893	4,715	10,680,933 00	867,645 00	169 82	-	-	29,307 00	
1847,	39	68,312	5,419	11,780,813 00	1,099,880 00	172 45	-	-	34,490 00	
1848,	41	69,894	1,582	11,970,448 00	189,635 00	171 26	-	-	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	141,106 00	169 08	-	-	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,548,471 00	174 57	994,514	13 73	41,681 00	
1851,	45	86,537	7,715	15,554,089 00	1,894,065 00	179 73	-	-	43,707 00	.0026
1852,	53	97,353	10,816	18,401,308 00	2,847,219 00	189 01	-	-	49,380 00	
1853,	60	117,404	20,051	23,370,102 00	4,968,794 00	199 05	-	-	59,071 00	
1854,	73	136,684	19,280	25,936,858 00	2,566,756 00	189 88	-	-	63,471 00	
1855,	80	148,263	11,609	27,296,217 00	1,257,359 00	184 10	1,132,369	24 12	77,757 00	
1856,	81	165,484	17,221	30,373,447 00	3,077,231 00	184 15	-	-	89,309 00	.0028
1857,	86	177,375	11,891	33,015,757 00	2,642,310 00	186 13	-	-	102,027 00	
1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	-	-	105,339 00	
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	-	-	107,951 00	
1860,	89	230,068	24,659	45,034,236 00	5,629,817 00	195 83	1,232,065	35 59	112,264 00	.0027
1861,	93	225,058	5,010†	44,785,439 00	288,797 00†	198 99	-	-	120,886 00	
1862,	93	248,900	23,842	50,403,674 00	5,618,235 00	202 50	-	-	135,783 00	.0027
1863,	95	272,219	23,319	56,883,828 00	6,480,154 00	208 92	-	-	140,713 00	

1864.	97	291,616	19,397	62,557,604	30	5,673,775	75	214	52	-	-	184,739	77	.0029
1865.	102	291,488	128†	59,936,482	52	2,621,121	78†	205	62	47	29	203,348	56	.0033
1866.	102	316,853	25,365	67,732,264	31	7,795,281	79	213	76	-	-	219,257	03	.0032
1867.	108	348,593	31,740	80,431,583	71	12,699,319	40	230	73	-	-	254,225	79	.0031
1868.	115	383,094	34,501	94,838,336	54	14,406,752	83	247	55	-	-	297,527	60	.0030
1869.	130	431,769	48,675	112,119,016	64	17,280,680	10	259	67	-	-	339,271	57	.0027
1870.	139	488,797	57,028	135,745,097	54	23,626,080	90	277	71	93	14	375,734	09	.0026
1871.	160	561,201	72,404	163,704,077	54	27,958,980	00	291	52	-	-	429,080	09	.0025
1872.	172	630,246	69,045	184,797,313	92	21,093,236	38	293	21	-	-	469,681	80	.0026
1873.	175	666,229	35,983	202,195,343	70	17,398,029	78	303	49	-	-	547,518	83	.0027
1874.	179	702,099	35,870	217,452,120	84	15,256,777	14	309	75	-	-	644,682	68	.0029
1875.	180	720,639	18,640	237,848,963	21	20,396,342	37	330	05	144	00	661,503	92	.0027
1876.	179	739,289	18,650	243,340,642	75	5,491,679	54	329	15	-	-	637,858	72	.0027
1877.	179	739,757	468	244,596,614	18	1,255,971	43	330	64	-	-	671,728	23	.0027
1878.	168	674,251	65,504†	209,860,631	18	34,785,983	00†	311	25	-	-	606,550	23	.0028
1879.	166	675,555	1,304	206,378,709	53	3,481,921	65†	305	50	-	-	590,820	18	.0028
1880.	164	706,395	30,840	218,047,922	37	11,669,212	84	308	68	122	29	581,274	35	.0027
1881.	165	738,951	32,556	230,444,479	10	12,396,556	73	311	85	-	-	617,672	51	.0026
1882.	166	772,518	33,667	241,311,362	49	10,866,883	39	312	37	-	-	619,829	24	.0025
1883.	168	806,010	33,492	252,607,593	02	11,296,230	53	313	40	-	-	650,247	92	.0025
1884.	168	826,008	19,998	262,720,146	97	10,112,553	95	318	06	-	-	658,690	60	.0025
1885.	171	848,787	22,779	274,998,412	93	12,278,255	96	323	99	141	64	674,561	84	.0024
1886.	172	906,039	57,252	291,197,900	96	16,199,488	03	321	40	-	-	698,087	72	.0023
1887.	173	944,778	38,739	302,948,624	08	11,750,723	12	320	66	-	-	747,295	32	.0024
1888.	176	983,202	38,424	315,185,070	57	12,236,416	49	320	57	-	-	783,158	82	.0024
1889.	177	1,029,694	46,492	332,723,688	59	17,538,618	02	323	13	-	-	827,619	26	.0024
1890.	179	1,083,817	54,123	353,592,937	24	20,869,248	65	326	24	-	-	850,978	56	.0024
1891.	180	1,131,203	47,886	369,526,355	51	15,933,448	30	326	67	157	92	882,787	61	.0023
1892.	184	1,189,936	58,733	393,019,862	08	23,493,476	54	330	29	-	-	936,829	59	.0023
1893.	185	1,214,493	24,557	399,995,959	81	6,975,707	73	329	35	-	-	1,010,639	63	.0023
1894.	186	1,247,090	32,597	416,778,017	53	16,782,447	72	334	20	-	-	1,028,838	01	.0024
1895.	187	1,302,479	55,389	439,269,861	15	22,491,843	62	337	25	175	69	1,080,611	70	.0024
1896.	187	1,340,668	38,189	453,220,257	27	13,950,396	12	338	06	-	-	1,134,581	43	.0025
1897.	187	1,384,329	43,661	473,919,094	27	20,698,837	00	342	35	-	-	1,162,136	14	.0024
1898.	186	1,406,722	22,393	488,642,923	92	14,723,829	65	347	36	-	-	1,202,708	24	.0024
1899.	185	1,477,447	70,725	518,202,048	79	29,559,124	87	350	74	-	-	1,233,166	56	.0023
1900.	186	1,555,009	57,562	540,403,686	60	22,201,637	81	352	05	192	63	1,283,289	37	.0023
1901.	186	1,593,640	58,631	560,706,752	64	20,302,066	04	351	84	-	-	1,333,523	21	.0023

† Decrease.

* In 1830.



ABSTRACT OF THE ANNUAL REPORTS

OF

TRUST COMPANIES,

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

N. W. JORDAN, *President*.

E. A. COFFIN, *Treasurer*.

C. H. BOWEN, *Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$100,000 00	Capital stock, . . .	\$1,000,000 00
City of Boston bonds,	275,000 00	Surplus fund, . . .	800,000 00
Loans to counties, cities and towns (notes),	100,000 00	Interest,	50,316 71
Railroad stocks,	7,250 00	Discount,	101,280 55
Railroad bonds,	303,225 00	Commissions, . . .	39,617 65
Miscellaneous bonds,	556,566 30	Earnings undivided, . . .	200,000 00
Miscellaneous stocks,	35,375 00	Deposits:—	
Loans on real estate,	66,380 00	Subject to check, . . .	6,460,459 16
Loans to corporations,	3,002,438 63	For payment of coupons, etc.,	731,663 52
Time loans with collaterals,	2,726,399 51	Certificates of deposit,	1,536,170 15
Demand loans with collaterals,	2,617,334 79	Certified checks, . . .	212,767 99
Notes of individuals or firms,	294,812 50	Treasurer's checks, . . .	329,617 25
Expense account,	23,122 31	Sinking funds, railroads,	630,698 83
Overdrafts,	79 15	Sinking funds, corporations,	25,375 92
Cash:—			
In office,	42,866 70		
In banks,	1,967,117 84		
	\$12,117,967 73		\$12,117,967 73

Date of examination by commissioners: December 2, 3.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.*

ALFRED RODMAN, *Actuary,*

T. K. CUMMINS, Jr., *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$200,000 00	Capital stock,	\$400,000 00
Railroad bonds,	183,500 00	Surplus fund,	100,000 00
Miscellaneous bonds,	100,000 00	Interest,	76,777 82
Real estate owned,	150,000 00	Rents, safe deposit vaults,	5,669 25
Loans to corporations,	1,381,900 23	Earnings undivided,	137,075 64
Time loans with collaterals,	1,645,000 00	Deposits:—	
Demand loans with collaterals,	287,025 00	Subject to check,	4,308,302 97
Notes of individuals or firms,	500,000 00	For payment of coupons, etc.,	4,582 50
Expense account,	12,124 05	Certified checks,	8,460 00
Cash:—		Secretary's checks,	4,903 80
In office,	83,498 30	Sinking funds, corporations,	705 93
In banks,	503,430 33		
	\$5,046,477 91		\$5,046,477 91

Date of examination by commissioner: June 3, 4.

BEACON TRUST COMPANY—BOSTON.

Incorporated June 4, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President*.

OLIVER M. DENNETT, *Treasurer*.

GEORGE H. POOR, *Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$100,000 00	Capital stock, . . .	\$300,000 00
Miscellaneous stocks,	25,000 00	Interest and discount, . . .	28,728 00
Loans on real estate,	211,640 00	Commissions, . . .	1,948 30
Loans to corporations,	109,670 49	Earnings undivided, . . .	90,000 00
Time loans with collaterals,	1,045,663 77	Profit and loss, . . .	6,059 37
Demand loans with collaterals,	270,275 85	Deposits:—	
Notes of individuals or firms,	14,035 12	Subject to check, . . .	1,442,236 45
Expense account,	7,252 65	For payment of coupons, etc.,	20,412 30
Premium account,	411 67	Certificates of deposit, . . .	119,355 55
Interest paid,	8,698 37	Certified checks, . . .	26,676 84
Overdrafts,	49 61	Treasurer's checks, . . .	1,152 87
Exchange,	61 99	Dividends unpaid, . . .	212 50
Cash:—			
In office,	31,042 49		
In banks,	212,980 17		
	\$2,036,782 18		\$2,036,782 18

Date of examination by commissioners: December 18, 19.

BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

C. W. KELLOGG, *President*.C. W. SEAGER, *Treasurer*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$15,000 00	Capital stock, . . .	\$100,000 00
Railroad bonds,	20,000 00	Surplus fund, . . .	25,000 00
Miscellaneous bonds,	65,900 00	Earnings undivided, . . .	14,769 08
Miscellaneous stocks,	5,625 00	Deposits : —	
Loans on real estate,	20,618 99	Subject to check, . . .	441,501 90
Loans to corporations,	100,154 59	Certificates of deposit, . . .	41,673 07
Time loans with collaterals,	159,444 13	Certified checks, . . .	14 01
Demand loans with collaterals,	58,828 31	Treasurer's checks, . . .	2,343 35
Notes of individuals or firms,	107,843 47	Dividends unpaid, . . .	22 50
Furniture and fixtures,	5,000 00	Due to banks, . . .	12,912 24
Safe deposit vaults,	15,000 00	Interest,	267 96
Overdrafts,	17 27		
Revenue stamps,	420 56		
Due from banks,	6,791 36		
Deposits in savings banks,	860 17		
Cash : —			
In office,	19,929 15		
In banks,	37,071 11		
	\$638,504 11		\$638,504 11

Trust Department.

Commonwealth of Massachusetts bonds,	\$1,000 00	Trust accounts, . . .	\$65,387 73
Miscellaneous stocks,	7,500 00	Income,	758 24
Railroad stocks,	23,000 00		
Loans on real estate,	14,680 00		
Cash on hand,	11,750 64		
Income account,	94 60		
Deposits in savings banks,	470 73		
Real estate,	7,650 00		
	\$66,145 97		\$66,145 97

Date of examination by commissioners : October 2, 3.

**B. M. C. DURFEE SAFE DEPOSIT AND TRUST
COMPANY—FALL RIVER.**

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
United States bonds,	\$500 00	Capital stock,	\$400,000 00
Commonwealth of Massachusetts bonds,	83,000 00	Earnings undivided,	21,258 01
Loans to counties, cities and towns (notes),	76,000 00	Profit and loss,	139,211 91
Railroad bonds,	45,550 00	Deposits:—	
Miscellaneous bonds,	84,000 00	Subject to check,	1,619,998 49
Loans on real estate,	238,750 00	For payment of con- pons, etc.,	15,575 00
Loans to corporations,	1,121,432 04		
Time loans with collaterals,	44,745 00		
Demand loans with collaterals, . . .	75,525 00		
Notes of individuals or firms, . . .	191,188 42		
Cash:—			
In office,	30,854 80		
In banks,	204,498 15		
	\$2,196,043 41		\$2,196,043 41

Trust Department.

United States bonds,	\$13,845 00	Trust accounts,	\$52,000 00
Loans on real estate,	36,900 00	Income,	56 25
Cash on hand,	1,311 25		
	\$52,056 25		\$52,056 25

Date of examination by commissioner: September 13.

BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

WILLIAM E. PUTNAM, *President.*

GEORGE E. GOODSPEED, *Treasurer.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$725,000 00	Capital stock,	\$1,000,000 00
City of Boston, Mass., bonds,	100,000 00	Surplus fund,	1,000,000 00
Other city bonds,	140,000 00	Profit and loss,	512,886 92
Railroad bonds,	625,000 00	Income,	170,112 63
Loans on real estate,	1,101,482 00	Deposits:—	
Time loans,	6,586,518 94	Subject to check,	10,462,763 47
Demand loans,	2,959,381 66	For payment of coupons, etc.,	84,440 51
Expense account,	29,324 48	Certificates of deposit,	31,338 33
Cash:—		Special trusts,	815,568 74
In office,	473,425 47	Certified checks,	22,964 58
In banks,	1,371,942 63	Taxes,	12,000 00
	\$14,112,075 18		\$14,112,075 18

Trust Department.

United States bonds,	\$32,678 43	Trust accounts,	\$6,715,371 86
City bonds,	24,030 00	Income,	24,522 02
Railroad bonds,	395,046 51		
Water works bonds,	4,952 77		
Railroad stocks,	845,049 43		
Bank stocks,	84,693 75		
Loans on real estate,	3,131,577 55		
Manufacturing stocks,	529,613 08		
Massachusetts Hospital Life Insurance Company in trust,	5,000 00		
Notes, with collaterals or sureties,	4,500 00		
Notes of individuals,	19,864 32		
Cash on hand,	74,571 95		
County bonds,	10,120 00		
Real estate, etc.,	1,325,510 77		
Gas Light Company stock,	16,213 75		
Deposits in savings banks,	12,407 32		
Sundry stocks and bonds,	223,764 25		
	\$6,739,893 88		\$6,739,893 88

Date of examination by commissioners: December 4, 5, 6.

CAMBRIDGE TRUST COMPANY—CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

NATHANIEL C. NASH, *President.*

LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$50,000 00	Capital stock, . . .	\$100,000 00
Other municipal bonds, . . .	3,500 00	Interest and discount, . . .	14,111 54
Loans to counties, cities and towns (notes),	35,000 00	Earnings undivided, . . .	44,011 66
Railroad bonds,	66,537 50	Deposits:—	
Miscellaneous bonds,	21,987 50	Subject to check, . . .	1,158,892 66
Loans on real estate,	31,425 00	Certified checks, . . .	901 06
Loans to corporations,	85,699 52		
Time loans with collaterals, . . .	430,825 00		
Demand loans with collaterals, . .	297,846 50		
Notes of individuals or firms, . .	57,712 37		
Expense account,	3,424 17		
Taxes paid,	1,257 42		
Safe deposit vaults and fixtures, .	23,000 00		
Overdrafts,	1 00		
Cash:—			
In office,	36,310 90		
In banks,	173,390 04		
	\$1,317,916 92		\$1,317,916 92

Date of examination by commissioner: July 25, 26.

COLUMBIA TRUST COMPANY—EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

FRANK C. WOOD, *President*.

ALFRED E. WELLINGTON, *Treasurer*.

WILLIAM J. RAUSCH, *Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
City of Boston, Mass., bonds, .	\$10,000 00	Capital stock, . .	\$100,000 00
Loans on real estate, . . .	77,550 00	Surplus fund, . . .	20,000 00
Real estate owned, . . .	1,239 89	Earnings undivided,	385 17
Time loans with collaterals, .	23,450 00	Deposits:—	
Demand loans with collaterals, .	28,450 00	Subject to check, .	272,580 27
Notes of individuals or firms, .	206,648 41	Certificates of deposit,	2,890 00
Premium account, . . .	600 00	Certified checks, .	118 02
Revenue stamps, . . .	100 00	Dividends unpaid, .	2,000 00
Furniture and fixtures, . .	4,000 00		
Safe deposit vaults, . . .	7,400 00		
Cash:—			
In office,	17,275 71		
In banks,	21,259 45		
	\$397,973 46		\$397,973 46

Date of examination by commissioners: June 10, 11.

FEDERAL TRUST COMPANY — BOSTON.

Incorporated Feb. 17, 1899. Commenced business May 9, 1899.

JOSEPH H. O'NEIL, *President.*

DAVID BATES, *Treasurer.*

JOSIAH S. DEAN, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$117,880 00	Capital stock, . . .	\$500,000 00
Railroad stocks,	4,875 00	Profit and loss, . . .	88,206 50
Railroad bonds,	106,190 00	Deposits: —	
Miscellaneous bonds,	25,750 00	Subject to check, . . .	2,080,400 46
Miscellaneous stocks,	15,550 00	For payment of coupons, etc.,	12,860 00
Loans on real estate,	208,695 00	Certificates of deposit, . . .	87,968 71
Loans to corporations,	315,573 43	Certified checks, . . .	9,504 57
Time loans with collaterals, . . .	292,003 54	Sinking funds, corporations,	55,603 89
Demand loans with collaterals, . .	747,651 19	Dividends unpaid, . . .	10,070 00
Notes of individuals or firms, . .	542,360 44		
Taxes paid,	1,000 00		
Furniture and fixtures,	2,000 00		
Revenue stamps,	505 04		
Cash: —			
In office,	122,485 65		
In banks,	342,089 84		
	\$2,844,614 13		\$2,844,614 13

Date of examination by commissioners: November 4, 5.

FITCHBURG TRUST COMPANY—FITCHBURG.

Incorporated March, 30, 1895. Commenced business Feb. 1, 1897.

JAMES BROWN, *President*.CHARLES P. MUDGE, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$2,200 00	Capital stock, . . .	\$100,000 00
Miscellaneous stocks, . . .	4,500 00	Discount, . . .	5,270 47
Loans on real estate, . . .	20,000 00	Commissions, . . .	62 37
Loans to corporations, . . .	39,415 90	Earnings undivided,	199 68
Time loans with collaterals, . .	28,310 67	Deposits :—	
Demand loans with collaterals, .	33,073 48	Subject to check, .	83,698 44
Notes of individuals or firms, .	32,139 98	For payment of cou-	
Expense account, . . .	4,836 39	pons, etc., . . .	69 00
Taxes paid, . . .	1,849 59	Certificates of deposit,	14,407 77
Interest paid, . . .	1,825 36	Assessment paid, .	19,900 00
Furniture and fixtures, . . .	4,500 00		
Safe deposit vaults, . . .	20,000 00		
Overdrafts, . . .	1 12		
Revenue stamps, . . .	125 00		
Cash :—			
In office, . . .	6,206 68		
In banks, . . .	24,623 56		
	\$223,607 73		\$223,607 73

Date of examination by commissioners: November 11.

GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY— GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$80,000 00	Capital stock,	\$100,000 00
Other municipal bonds,	20,200 00	Surplus fund,	50,000 00
Bank stocks,	14,832 00	Interest,	13,239 72
Railroad bonds,	51,000 00	Discount,	10,197 12
Miscellaneous bonds,	191,985 00	Profit and loss,	23,710 52
Miscellaneous stocks,	12,056 00	Deposits:—	
Loans on real estate,	280,737 00	Subject to withdrawal on ten days' notice,	1,550,136 94
Real estate by foreclosure,	6,000 00	For payment of coupons, etc.,	80 00
Loans to corporations,	201,883 28	Certificates of deposit,	10,858 37
Time loans with collaterals,	344,589 12	Box rent,	160 75
Demand loans with collaterals,	6,200 00		
Notes of individuals or firms,	369,426 72		
Expense account,	1,776 76		
Premium account,	3,000 00		
Taxes paid,	324 00		
Interest paid,	3,979 74		
Safe deposit vaults,	6,000 00		
Cash:—			
In office,	2,066 63		
In banks,	162,327 17		
	\$1,758,383 42		\$1,758,383 42

Trust Department.

Bank stocks,	\$8,950 00	Trust accounts,	\$35,700 00
Loans on real estate,	18,300 00	Income,	11 60
Cash on hand,	2,161 60		
Gas Light Company stock,	6,300 00		
	\$35,711 60		\$35,711 60

Date of examination by commissioner: March 22.

HAMPDEN TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

WILLIAM G. MCINTYRE, *President*.SAYWARD GALBRAITH, *Treasurer*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$25,000 00	Capital stock,	\$100,000 00
Railroad bonds,	10,550 00	Interest,	12,562 44
Miscellaneous bonds,	72,250 00	Discount,	10,214 48
Miscellaneous stocks,	19,680 50	Commissions, etc.,	3,422 77
Loans on real estate,	6,800 00	Earnings undivided,	58,425 15
Real estate by foreclosure,	3,100 00	Collection account,	154 61
Loans to corporations,	329,707 07	Reserve for taxes,	400 00
Time loans with collaterals,	18,223 24	Deposits: —	
Demand loans with collaterals,	642,660 22	Subject to check,	1,260,134 71
Notes of individuals or firms,	360,592 76	For payment of coupons, etc.,	277 00
Expense account,	6,326 41	Certificates of deposit,	360,493 91
Suspense account,	481 23	Certified checks,	2,749 70
Taxes paid,	803 40	Treasurer's checks,	2,842 62
Interest paid,	10,718 65		
Furniture and fixtures,	31,000 00		
Overdrafts,	629 05		
Revenue stamps,	629 77		
Collection accounts,	7,539 47		
Kansas City, Mo., special warrants,	7,035 22		
Cash: —			
In office,	100,427 32		
In banks,	157,523 08		
	\$1,811,677 39		\$1,811,677 39

Trust Department.

Corporation bonds,	\$12,000 00	Trust accounts,	\$190,465 70
Bank stocks,	5,380 00	Income,	607 60
Railroad bonds,	2,400 00		
Railroad stocks,	18,619 00		
Loans on real estate,	71,525 00		
Real estate,	3,300 00		
Notes, with collaterals or sureties,	26,272 00		
Cash on hand,	7,445 30		
Miscellaneous stocks,	44,072 00		
Personal property,	60 00		
	\$191,073 30		\$191,073 30

Date of examination by commissioners: October 21, 22.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

JOHN A. GALE, *President.*

C. L. TILTON, *Treasurer.*

MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$20,000 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	19,471 26	Interest,	1,033 93
Loans on real estate,	33,625 00	Discount,	7,968 41
Real estate owned,	27,000 00	Commissions,	11 05
Real estate by foreclosure,	6,134 20	Profit and loss, . . .	23,352 08
Loans to corporations,	54,703 70	Deposits:—	
Time loans with collaterals,	360,550 00	Payable on demand	
Notes of individuals or firms,	41,530 06	or within ten days	
Expense account,	1,110 61	on presentation of	
Premium account,	270 00	book,	379,024 60
Taxes paid,	992 37	For payment of cou-	
Interest paid,	2,679 38	pons, etc.,	2,409 88
Furniture and fixtures,	2,000 00	Certificates of deposit,	100 00
Safe deposit vaults,	8,000 00	Rentals,	597 50
Cash:—		Box rentals,	300 50
In office,	34,011 19		
In banks,	2,720 18		
	\$614,797 95		\$614,797 95

Trust Department.

Loans on real estate,	\$6,500 00	Trust accounts,	\$6,500 00
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Date of examination by commissioner: May 9.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President*.HENRY L. JEWETT, *Secretary and Treasurer*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$900,000 00	Capital stock,	\$1,000,000 00
Other municipal bonds,	23,000 00	Surplus fund,	2,000,000 00
Bank stocks,	9,500 00	Interest,	32,896 61
Railroad stocks,	44,800 00	Discount,	99,021 68
Railroad bonds,	518,000 00	Commissions,	10,134 77
Miscellaneous bonds,	155,900 00	Profit and loss,	468,038 76
Miscellaneous stocks,	1,494,100 00	Deposits:—	
Loans on real estate,	355,914 27	Subject to check,	9,386,853 75
Real estate owned,	750,000 00	For payment of coupons, etc.,	90,957 54
Loans to corporations,	3,524,971 72	Certificates of deposit,	456,038 17
Time loans with collaterals,	1,612,727 82	Sinking funds, corporations,	945,285 80
Demand loans with collaterals,	989,148 68		
Notes of individuals or firms,	1,622,097 63		
Expense account,	20,828 28		
Taxes paid,	6,000 00		
Interest paid,	11,985 55		
Safe deposit vaults,	50,000 00		
Sinking fund bonds (special trust),	821,527 92		
620 shares International Trust Company stock held for distribution under by-laws,	152,000 00		
Cash:—			
In office,	317,503 78		
In banks,	1,109,221 43		
	\$14,489,227 08		\$14,489,227 08

Trust Department.

United States bonds,	\$500 00	Trust accounts,	\$1,665,845 36
State bonds,	1,010 00	Income,	19,095 67
City, county and town bonds,	105,594 56		
Bank stocks,	22,249 00		
Railroad bonds,	528,598 24		
Railroad stocks,	44,727 60		
Loans on real estate,	5,450 00		
Cash on hand,	7,651 38		
Real estate,	31,140 00		
Miscellaneous stocks and bonds,	937,720 25		
Endowments and bequests,	300 00		
	\$1,684,941 03		\$1,684,941 03

Date of examination by commissioners: October 9, 10.

LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*
 GEORGE M. HARRIGAN, *Actuary.*

GEORGE T. SHELDON, *Treasurer.*
 JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$42,820 55	Capital stock, . . .	\$125,000 00
Miscellaneous stocks, . . .	20,801 00	Surplus fund, . . .	25,000 00
Loans on real estate, . . .	15,204 50	Interest, discount, etc., . . .	5,440 12
Loans to corporations, . . .	116,970 00	Earnings undivided, . . .	7,351 40
Time loans with collaterals, . . .	142,767 94	Deposits:—	
Demand loans with collaterals, . . .	274,609 63	Subject to check, . . .	833,844 35
Notes of individuals or firms, . . .	179,300 98	Time deposits, . . .	65,808 18
Expense account, . . .	4,254 29	Certificates of deposit, . . .	2,000 00
Taxes paid, . . .	300 00	Certified checks, . . .	100 00
Furniture and fixtures, } . . .	9,734 40	Dividends unpaid, . . .	100 50
Safe deposit vaults, }			
Revenue stamps, . . .	567 75		
Cash:—			
In office, . . .	72,222 53		
In banks, . . .	185,090 98		
	\$1,064,644 55		\$1,064,644 55

Date of examination by commissioners: November 20, 21.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.*JAMES E. JENKINS, *Treasurer.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$15,000 00	Capital stock, . . .	\$100,000 00
Bank stocks,	18,324 00	Surplus fund, . . .	90,000 00
Miscellaneous stocks,	25,000 00	Profit and loss, . . .	10,453 80
Loans on real estate,	48,490 23	Deposits :—	
Real estate owned,	30,443 04	Subject to check, . . .	832,276 51
Loans to corporations,	24,764 50		
Time loans with collaterals,	81,822 07		
Demand loans with collaterals,	2,500 00		
Notes of individuals or firms,	655,142 86		
Premium account,	1,237 50		
Safe deposit vaults,	20,000 00		
Cash :—			
In office,	28,864 78		
In banks,	81,141 33		
	\$1,032,730 31		\$1,032,730 31

Date of examination by commissioner : May 27.

MALDEN TRUST COMPANY—MALDEN.

Incorporated June 3, 1896. Commenced business Dec. 1, 1896.

CHARLES L. DEAN, *President.*

FRANK R. SIRCUM, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$25,250 00	Capital stock, . . .	\$100,000 00
Railroad bonds,	11,967 50	Surplus fund, . . .	25,000 00
Miscellaneous bonds,	18,125 00	Interest and discount, . . .	1,575 93
Loans on real estate,	50,550 00	Commissions and rents,	147 84
Loans to corporations,	101,000 00	Profit and loss, . . .	16,061 19
Time loans with collaterals,	99,825 00	Deposits :—	
Demand loans with collaterals,	73,420 00	Subject to check, . . .	454,920 10
Notes of individuals or firms,	140,434 35	Certificates of deposit, . . .	32,438 93
Expense account,	454 88	Reserve for taxes, . . .	550 00
Interest paid,	917 04		
Safe deposit vaults,	10,000 00		
Cash :—			
In office,	20,108 80		
In banks,	78,641 42		
	\$630,693 99		\$630,693 99

Date of examination by commissioner : March 21.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated Feb. 24, 1818.

CHARLES F. CHOATE, *President.*

HOWARD STOCKTON, *Actuary.*

BALANCE SHEET NOV. 1, 1901.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$11,925,110 58	Capital stock, . . .	\$500,000 00
Collateral and personal loans, .	11,074,839 20	Surplus fund, . . .	139,790 75
Bank stocks,	145,198 48	Interest,	1,180,784 38†
Railroad stocks,	489,959 02	Deposits,	23,233,906 49
Railroad bonds and notes, . .	1,890,917 50	Annuities on lives, . .	1,328,708 01
Real estate,	601,362 50	Mortgage guarantee fund,	62,862 33
Expense account,	26,797 16		
Shares in capital stock purchased and awaiting disposal,	5,725 00		
Cash:—			
In banks,	286,142 52		
	\$26,446,051 96*		\$26,446,051 96

Date of examination by commissioners: December 23.

* Also 64 shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company, and the accumulations of which are included in the sum above named.

† Of this sum, about \$900,000 is the accrued interest, which is to be devoted to the payment of interest to depositors and payments to life annuitants.

MASSACHUSETTS LOAN AND TRUST COMPANY— BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President*. FRANK W. REYNOLDS, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$113,188 62	Capital stock, . . .	\$1,000,000 00
Railroad bonds,	24,812 50	Surplus fund, . . .	200,000 00
Miscellaneous bonds,	237,120 00	Earnings undivided, . . .	30,521 39
Miscellaneous stocks,	15,000 00	Profit and loss, . . .	59,160 29
Loans to corporations,	759,276 67	Deposits:—	
Time loans with collaterals,	1,665,966 95	Subject to check, . . .	2,040,932 66
Demand loans with collaterals,	101,808 61	For payment of coupons, etc.,	24,453 25
Notes of individuals or firms,	556,201 18	Certificates of deposit,	525,009 46
Expense account,	9,139 68	Certified checks,	8,050 00
Revenue stamps,	1,028 05	Sinking funds, corporations,	48,660 24
Cash:—		Dividends unpaid,	25 00
In office,	56,075 27	Taxes,	4,599 90
In banks,	401,794 66		
	<u>\$3,941,412 19</u>		<u>\$3,941,412 19</u>

Date of examination by commissioners: October 14, 15.

MATTAPAN DEPOSIT AND TRUST COMPANY—SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President*.

GEORGE A. TYLER, *Actuary*.

W. S. FRETCH, Jr., *Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
United States bonds,	\$5,000 00	Capital stock,	\$100,000 00
Commonwealth of Massachusetts bonds,	25,000 00	Surplus fund,	30,000 00
Other municipal bonds,	1,040 00	Interest,	21,948 35
Loans to counties, cities and towns (notes),	10,000 00	Profit and loss,	13,122 80
Railroad bonds,	7,500 00	Deposits :—	
Miscellaneous bonds,	500 00	Subject to check,	808,596 99
Loans on real estate,	51,220 00	Certificates of deposit,	22,574 34
Loans to corporations,	41,300 00		
Time loans with collaterals,	300,671 00		
Demand loans with collaterals,	254,412 56		
Notes of individuals or firms,	160,159 02		
Expense account,	9,428 15		
Cash :—			
In office,	38,237 13		
In banks,	91,774 62		
	\$996,242 48		\$996,242 48

Date of examination by commissioners : September 25, 26.

MERCANTILE TRUST COMPANY — BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

JOSIAH Q. BENNETT, *President.*

JOHN E. GILCREAST, *Treasurer.*

CHARLES B. JOFF, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$60,000 00	Capital stock, . . .	\$250,000 00
Other municipal bonds,	3,000 00	Surplus fund, . . .	150,000 00
Railroad bonds,	85,760 00	Earnings undivided, . . .	30,452 67
Miscellaneous bonds,	72,000 00	Profit and loss, . . .	45,552 88
Miscellaneous stocks,	2,397 76	Deposits:—	
Loans on real estate,	237,802 00	Subject to check, . . .	2,989,012 39
Loans to corporations,	409,420 97	Certificates of deposit, . . .	13,840 35
Time loans with collaterals,	507,520 28	Certified checks, . . .	1,553 00
Demand loans with collaterals,	833,021 51	Treasurer's checks, . . .	17,320 45
Notes of individuals or firms,	439,129 44		
Expense account,	13,101 84		
Overdrafts,	454 77		
Cash:—			
In office,	396,332 88		
In banks,	437,790 29		
	\$3,497,731 74		\$3,497,731 74

Trust Department.

Railroad bonds,	\$1,000 00	Trust accounts, . . .	\$105,497 22
Railroad stocks,	850 00	Income,	60 73
Loans on real estate,	69,500 00		
Cash on hand,	807 95		
Land stocks,	300 00		
Real estate,	31,100 00		
Deposits in savings banks,	2,000 00		
	\$105,557 95		\$105,557 95

Date of examination by commissioners: June 26, 27.

MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY— LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

LARKIN T. TRULL, *President.*

CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Railroad bonds,	\$9,887 78	Capital stock,	\$100,000 00
Miscellaneous bonds,	9,606 06	Earnings undivided,	3,101 01
Miscellaneous stocks,	32,868 75	Deposits:—	
Loans on real estate,	18,175 00	Subject to check,	304,833 33
Real estate owned,	25,000 00		
Real estate by foreclosure,	3,653 66		
Loans to corporations,	26,897 83		
Time loans with collaterals,	7,814 55		
Demand loans with collaterals,	76,635 12		
Notes of individuals or firms,	113,935 53		
Expense account,	3,278 24		
Furniture and fixtures,	9,000 00		
Safe deposit vaults,	20,000 00		
Revenue stamps,	365 32		
Cash:—			
In office,	33,621 47		
In banks,	17,195 03		
	\$407,934 34		\$407,934 34

Date of examination by commissioner: November 21.

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY— NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

FREDERIC TABER, *President.*

EDMUND W. BOURNE, *Cashier.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$25,000 00	Capital stock, . . .	\$200,000 00
Railroad stocks,	15,630 00	Surplus fund, . . .	20,000 00
Miscellaneous bonds,	2,800 00	Earnings undivided, . . .	4,218 88
Loans on real estate,	95,220 00	Profit and loss, . . .	12,000 00
Real estate owned,	40,000 00	Deposits:—	
Loans to corporations,	198,768 61	Subject to check, . . .	685,491 47
Time loans with collaterals,	164,973 50	Dividends unpaid, . . .	159 00
Notes of individuals or firms,	226,264 03	Due to banks,	53,391 76
Expense account,	1,159 04		
Furniture and fixtures, }	10,000 00		
Safe deposit vaults, }			
Cash:—			
In office,	70,383 11		
In banks,	125,062 82		
	\$975,261 11		\$975,261 11

Date of examination by commissioner: May 14.

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, *President.*D. R. WHITNEY, *Actuary.*N. H. HENCHMAN, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
United States bonds,	\$500,000 00	Capital stock,	\$1,000,000 00
Commonwealth of Massachusetts bonds,	990,000 00	Guarantee fund,	1,000,000 00
Railroad and other bonds,	1,324,756 02	Earnings undivided,	305,857 32
Time loans with collateral or sureties,	8,515,750 00	Profit and loss,	555,741 98
Demand loans with collateral or sureties,	2,594,800 00	Deposits,	18,838,728 06
Expense account,	40,294 77		
State, county, city and town notes,	2,566,124 08		
Accounts receivable,	3,539 30		
Cash:—			
In office, }			
In banks, }	5,165,063 19		
	\$21,700,327 36		\$21,700,327 36

Trust Department.

United States bonds,	\$138,688 56	Trust accounts,	\$4,203,572 40
City and town bonds,	17,229 75	Income,	86,927 09
Bank stocks,	162,643 59	Taxes,	400 00
Railroad bonds,	108,230 96		
Railroad stocks,	706,434 95		
Loans on real estate,	2,379,597 19		
Notes receivable (general trust),	200,000 00		
Notes receivable (special trust),	1,800 00		
Cash in banks,	57,772 65		
Miscellaneous stocks,	94,356 35		
Policies (general trust fund),	310,782 02		
Deposits in savings banks,	20,071 71		
Real estate (special trust),	69,769 37		
Real estate (general trust),	23,522 39		
	\$4,290,899 49		\$4,290,899 49

Date of examination by commissioners: April 30.

NEWTON CENTRE TRUST COMPANY—NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.*

A. H. DRESSER, *Treasurer.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$27,000 00	Capital stock,	\$100,000 00
Bank stocks,	15,070 00	Surplus fund,	5,000 00
Railroad stocks,	7,700 00	Interest,	} 6,929 32
Railroad bonds,	31,775 00	Discount,	
Miscellaneous bonds,	29,750 00	Commissions,	60 67
Loans on real estate,	71,250 00	Earnings undivided,	36,930 80
Real estate owned,	11,200 00	Deposits:—	
Time loans with collaterals,	53,546 21	Subject to check,	499,641 79
Demand loans,	107,891 40	Certificates of deposit,	42,600 54
Notes of individuals or firms,	193,537 24	Box rent,	70 00
Expense account,	1,947 85	Storage,	84 25
Premium account,	1,025 00		
Interest paid,	1,969 09		
Overdrafts,	83 58		
Real estate expense,	441 43		
Cash:—			
In office,	5,759 77		
In banks,	131,370 80		
	\$691,317 37		\$691,317 37

Date of examination by commissioner: November 18, 19.

NEWTONVILLE TRUST COMPANY — NEWTONVILLE.

Incorporated March 24, 1894. Commenced business March 16, 1896.

JOHN W. WEEKS, *President*. SAMUEL W. FRENCH, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$20,000 00	Capital stock, . . .	\$100,000 00
Loans on real estate,	37,552 40	Surplus fund, . . .	20,000 00
Real estate owned,	8,710 94	Interest,	6,007 25
Loans to corporations, . . .	7,150 00	Commissions, . . .	119 41
Time loans with collaterals, .	124,350 80	Earnings undivided, .	7,342 55
Demand loans with collaterals, .	141,869 77	Deposits:—	
Notes of individuals or firms, .	46,057 59	Subject to check, . .	325,829 00
Expense account,	2,113 13	For payment of coupons, etc., . . .	99 00
Interest paid,	1,840 56		
Overdrafts,	9,038 75		
Revenue stamps,	233 37		
Cash:—			
In office,	13,750 59		
In banks,	46,729 31		
	\$459,397 21		\$459,397 21

Date of examination by commissioner: December 2.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

GORDON ABBOTT, *President.*

CHARLES S. TUCKERMAN, *Treasurer.*

EDWARD A. PHIPPEN, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$1,000,000 00	Capital stock, . . .	\$1,000,000 00
Loans to counties, cities and towns (notes),	1,250,000 00	Surplus fund, . . .	2,000,000 00
Railroad bonds,	831,125 00	Profit and loss, . .	1,092,062 47
Miscellaneous bonds,	692,720 00	Deposits:—	
Real estate owned,	650,000 00	Subject to check, . .	25,194,118 09
Loans to corporations,	4,314,903 28	For payment of con-	
Time loans with collaterals, . .	10,440,250 00	pons, etc.,	258,598 94
Demand loans with collaterals or sureties,	4,187,821 81	Certificates of deposit, . .	1,521,947 67
Notes of individuals or firms, . .	449,250 00	Certified checks, . .	27,174 09
Cash:—		Treasurer's checks, . .	42 01
In office,	1,403,470 49		
In banks,	5,874,402 69		
	\$31,093,943 27		\$31,093,943 27

Trust Department.

Railroad bonds,	\$50,960 00	Trust accounts, . . .	\$181,614 42
Railroad stocks,	104,350 00	Income,	4,384 79
Cash on hand,	4,572 70		
Boston Terminal Company bonds, . .	1,166 38		
Miscellaneous stocks,	24,643 13		
Deposits in savings banks,	307 00		
	\$185,999 21		\$185,999 21

Date of examination by commissioners: May 23.

**PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST
COMPANY—BROCKTON.**

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

WILLIAM H. SAVAGE, *President.* ISAAC N. NUTTER, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$25,000 00	Capital stock, . . .	\$100,000 00
Other municipal bonds,	5,000 00	Surplus fund, . . .	15,000 00
Railroad stocks,	12,200 00	Interest,	1,262 11
Railroad bonds,	18,887 50	Earnings undivided, . . .	1,091 31
Miscellaneous bonds,	42,600 00	Profit and loss, . . .	9,948 74
Miscellaneous stocks,	18,252 50	Deposits:—	
Loans on real estate,	32,850 00	Subject to check, . . .	331,246 52
Real estate owned,	36,000 00	Certificates of deposit, . . .	108,587 36
Real estate by foreclosure,	3,249 59	Dividends unpaid, . . .	318 00
Time loans with collaterals,	65,300 00		
Demand loans with collaterals,	48,930 37		
Notes of individuals or firms,	165,776 38		
Expense account,	2,620 73		
Premium account,	1,318 75		
Taxes paid,	1,677 86		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Revenue stamps,	1,386 00		
Insurance,	707 37		
Real estate improvement account,	7,905 61		
Cash:—			
In office,	18,447 03		
In banks,	23,594 35		
	\$567,454 04		\$567,454 04

Date of examination by commissioners: November 6, 7.

PURITAN TRUST COMPANY—BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

WILLIAM R. DRESSER, *President*. FRED W. STOCKMAN, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$106,337 23	Capital stock,	\$200,000 00
City, county and town bonds,	10,125 00	Surplus fund,	80,000 00
Other municipal bonds,	10,325 00	Discount,	5,931 48
Railroad bonds,	83,404 63	Earnings undivided,	23,189 05
Miscellaneous bonds,	27,375 00	Deposits:—	
Miscellaneous stocks,	13,750 00	Subject to check,	2,651,375 62
Loans on real estate,	295,080 27	Certificates of deposit,	134,384 93
Loans to corporations,	310,553 60	Treasurer's checks,	7,018 87
Time loans with collaterals,	398,938 84	Dividends unpaid,	260 00
Demand loans with collaterals,	325,175 44	Exchange account,	167 37
Notes of individuals or firms,	1,078,969 87		
Expense account,	3,335 88		
Interest paid,	3,555 14		
Overdrafts,	344 83		
Profit and loss,	5,986 41		
Bank building,	24,729 15		
Cash:—			
In office,	105,235 99		
In banks,	299,105 04		
	\$3,102,327 32		\$3,102,327 32

Trust Department.

Bank stocks,	\$1,500 00	As executors, administrators, etc.,	\$73,881 20
Loans on real estate,	13,400 00		
Cash on hand,	3,881 27		
Real estate,	35,950 00		
Deposits in savings banks,	2,408 41		
Sundry assets,	3,311 56		
Income account,	13,429 96		
	\$73,881 20		\$73,881 20

Date of examination by commissioners: June 24.

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.*

GEORGE W. WILLIAMS, *Treasurer.*

N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$54,000 00	Capital stock, . . .	\$200,000 00
Bank stocks,	19,000 00	Surplus fund, . . .	60,000 00
Miscellaneous bonds,	197,080 00	Interest,	4,941 09
Miscellaneous stocks,	10,000 00	Discount,	8,654 69
Loans on real estate,	25,392 00	Earnings undivided,	522 00
Loans to corporations,	132,791 20	Profit and loss,	25,360 14
Time loans with collaterals,	163,985 00	Deposits,	783,942 20
Demand loans with collaterals,	64,803 00	Certificates of deposit,	62,000 00
Notes of individuals or firms,	344,602 22	Sinking funds, safe deposit vaults,	6,500 00
Expense account,	4,162 64	Reserve for taxes,	1,324 00
Interest paid,	5,156 98		
Safe deposit vaults,	25,000 00		
Cash :—			
In office,	5,847 06		
In banks,	101,424 02		
	\$1,153,244 12		\$1,153,244 12

Date of examination by commissioner : April 5.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

GEORGE H. KEMATER, *Treasurer.*

W. A. LINCOLN, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$150,000 00	Capital stock,	\$500,000 00
Other municipal bonds,	73,921 07	Surplus fund,	150,000 00
Railroad bonds,	638,838 08	Interest,	} 4,922 64
Miscellaneous bonds,	381,675 00	Discount,	
Loans to corporations,	550,879 09	Commissions, rentals, etc.,	534 14
Time loans with collaterals,	127,040 70	Earnings undivided,	160,951 05
Demand loans with collaterals,	838,888 69	Reserve for State tax,	7,500 00
Notes of individuals or firms,	262,592 91	Deposits:—	
Expense account,	2,280 19	Subject to check,	2,153,010 64
Taxes paid,	975 00	Certificates of deposit,	481,263 22
Furniture and fixtures,	} 25,000 00	Treasurer's checks,	1,844 18
Safe deposit vaults,		Due to banks,	10,149 39
Cash:—			
In office,	147,689 24		
In banks,	270,395 29		
	\$3,470,175 26		\$3,470,175 26

Trust Department.

City, county and town bonds,	\$5,000 00	Trust accounts,	\$204,587 78
Bank stocks,	4,100 00	Income,	1,677 74
Railroad bonds,	10,000 00		
Loans on real estate,	132,020 00		
Notes of corporations,	38,000 00		
Cash on hand,	6,045 52		
Real estate,	11,100 00		
	\$206,265 52		\$206,265 52

Date of examination by commissioners: October 22, 23.

STATE STREET TRUST COMPANY—BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.*ALLAN FORBES, *Treasurer and Secretary.*CHARLES LOWELL, *Actuary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$213,040 65	Capital stock,	\$600,000 00
Railroad bonds,	22,312 50	Surplus fund,	300,000 00
Miscellaneous bonds,	143,308 00	Earnings undivided,	13,499 44
Miscellaneous stocks,	16,214 00	Deposits:—	
Loans on real estate,	71,765 44	Subject to check,	3,705,992 13
Loans to corporations,	794,000 00	For payment of coupons, etc.,	33,875 37
Time loans with collaterals,	1,787,971 05	Certificates of deposit,	1,887 29
Demand loans with collaterals,	844,708 22	Certified checks,	5,635 46
Notes of individuals or firms,	140,084 85	Sinking funds, corporations,	504 40
Expense account,	3,266 05	Dividends unpaid,	35 00
Overdrafts,	386 24		
Cash:—			
In office,	122,074 97		
In banks,	502,297 12		
	\$4,661,429 09		\$4,661,429 09

Trust Department.

Bank stocks,	\$27,618 00	Trust accounts,	\$617,650 25
Railroad bonds,	4,844 35	Income,	5,079 80
Railroad stocks,	206,622 87		
Loans on real estate,	228,546 00		
Deposits in savings banks,	1,001 00		
Notes, with collaterals or sureties,	15,000 00		
Cash on hand,	7,172 16		
Real estate,	36,629 71		
Miscellaneous stocks,	79,495 96		
Massachusetts Hospital Life Insurance Company annuity,	15,800 00		
	\$622,730 05		\$622,730 05

Date of examination by commissioners: July 8, 9.

TAUNTON SAFE DEPOSIT AND TRUST COMPANY— TAUNTON.

Incorporated June 5, 1897. Commenced business Dec. 29, 1900.

EDWARD H. TEMPLE, *President.*

ALBERT M. GLEASON, *Treasurer.*

BARTLETT C. PEIRCE, *Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
City, county and town bonds, . .	\$36,011 50	Capital stock, . . .	\$200,000 00
Miscellaneous bonds, . . .	128,650 55	Earnings undivided, . .	14,806 78
Miscellaneous stocks, . . .	3,125 00	Deposits.—	
Loans on real estate, . . .	18,475 00	Subject to check, . .	256,075 38
Loans to corporations, . . .	12,000 00	Certificates of deposit, .	14,050 00
Time loans with collaterals, . .	106,241 00	Due to banks, . . .	1,492 44
Demand loans with collaterals, .	24,650 00		
Notes of individuals or firms, . .	39,926 25		
Expense account, . . .	9,015 31		
Furniture and fixtures, . . .	7,491 21		
Safe deposit vaults, . . .	5,433 68		
Cash:—			
In office,	13,880 19		
In banks,	81,524 91		
	<hr/> \$486,424 60		<hr/> \$486,424 60

Date of examination by commissioner: December 17.

UNION TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business March 25, 1895.

WILLIAM E. BARRETT, *President*. FREDERICK G. ROBERTS, *Assistant Treasurer*.

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Railroad bonds,	\$42 75	Capital stock,	\$100,000 00
Miscellaneous bonds,	59,350 00	Earnings undivided, . .	112,674 13
Miscellaneous stocks,	151,923 35	Deposits:—	
Loans on real estate,	127,868 33	Subject to check,	557,249 97
Loans to corporations,	181,002 91	Certificates of deposit, . .	880,057 75
Time loans with collaterals, . .	615,815 30	Certified checks,	130 18
Demand loans with collaterals, . .	149,791 69	Reserve for dividend, . .	4,000 00
Notes of individuals or firms, . .	252,051 16	Suspense account,	2 00
Cash:—			
In office,	39,571 89		
In banks,	76,696 65		
	\$1,654,114 03		\$1,654,114 03

Date of examination by commissioners: October 7, 8.

UNITED STATES TRUST COMPANY—BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSHESKY, *President.*

I. A. RATSHESKY, *Treasurer.*

WILLIAM H. HIDDEN, Jr., *Actuary and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$158,961 90	Capital stock, . . .	\$200,000 00
Bank stocks,	15,000 00	Surplus fund, . . .	250,000 00
Railroad bonds,	234,160 00	Earnings undivided, . . .	59,956 04
Miscellaneous bonds,	90,532 03	Deposits:—	
Loans on real estate,	418,900 00	Subject to check, . . .	2,838,803 48
Loans to corporations,	121,300 00	Certificates of deposit, . . .	73,076 94
Time loans with collaterals,	1,290,556 61	Treasurer's checks, . . .	4,168 20
Demand loans with collaterals,	155,554 60		
Notes of individuals or firms,	319,855 06		
Expense account,	11,641 32		
Cash:—			
In office,	138,569 14		
In banks,	470,974 00		
	\$3,426,004 66		\$3,426,004 66

Trust Department.

Loans on real estate,	\$10,000 00	Trust accounts, . . .	\$11,591 29
Cash on hand,	52 36	Bills payable, . . .	200 00
Income,	1,738 93		
	\$11,791 29		\$11,791 29

Date of examination by commissioners: June 18.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.* SAMUEL H. CLARY, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1901.

ASSETS.		LIABILITIES.	
Bank stocks,	\$6,700 00	Capital stock, . .	\$200,000 00
Railroad bonds,	152,000 00	Surplus fund, . .	100,000 00
Miscellaneous bonds,	60,950 00	Interest,	3,755 36
Miscellaneous stocks,	36,954 11	Commissions, . . .	574 04
Loans on real estate,	35,071 00	Earnings undivided,	3,294 38
Real estate owned,	60,000 00	Profit and loss, . .	50,969 92
Loans to corporations,	1,361,119 97	Deposits:—	
Time loans with collaterals,	70,075 00	Subject to check, . .	2,781,228 76
Demand loans with collaterals,	206,050 00	Certificates of deposit,	510 71
Notes of individuals or firms,	623,858 51	Dividends unpaid, . .	82 50
Expense account,	1,807 49		
Safe deposit vaults,	20,000 00		
Clearing-house fund,	1,000 00		
Cash:—			
In office,	228,691 65		
In banks,	276,137 94		
	<u>\$3,140,415 67</u>		<u>\$3,140,415 67</u>

Trust Department.

City, county and town bonds, . .	\$53,450 00	Trust accounts, . .	\$1,204,320 67
Bank stocks,	37,994 50	Income,	1,889 44
Railroad bonds,	78,618 75	As executors, admin- istrators, etc., . .	84,637 63
Railroad stocks,	260,164 37		
Loans on real estate,	465,968 37		
Notes of corporations,	50,750 00		
Notes, with collaterals or sureties,	40,800 00		
Cash on hand,	6,547 74		
Real estate,	77,600 00		
Deposits in savings banks,	66,310 13		
Miscellaneous bonds,	5,150 00		
Miscellaneous stocks,	62,856 25		
Cash, securities, etc., adminis- trator accounts,	84,637 63		
	<u>\$1,290,847 74</u>		<u>\$1,290,847 74</u>

Date of examination by commissioners: October 17, 18.

TRUST COMPANIES.

CONSOLIDATED BALANCE SHEET OCT. 31, 1901.

Banking Departments.

ASSETS.		LIABILITIES.	
United States bonds,	\$505,500 00	Capital stock,	\$12,375,000 00
Commonwealth of Massachusetts bonds,	5,423,658 40	Surplus fund,	8,654,790 75
City, county and town bonds of New England States,	571,136 50	Interest,	1,467,501 28
Other municipal bonds,	147,021 29	Discount,	248,538 88
Loans to counties, cities and towns (notes),	4,037,124 08	Commissions,	56,633 01
Bank stocks,	243,624 48	Earnings undivided,	1,551,997 22
Railroad stocks,	582,414 02	Profit and loss,	3,214,762 60
Railroad bonds,	7,317,170 52	Deposits:—	
Miscellaneous bonds,	4,335,028 91	Subject to check,	134,073,848 38
Miscellaneous stocks,	2,110,172 97	For payment of coupons, etc.,	1,280,353 81
Loans on real estate,	16,229,594 01	Certificates of deposit,	6,577,523 52
Real estate owned,	2,415,685 52	Certified checks,	326,799 50
Real estate by foreclosure,	22,137 45	Treasurer's checks,	371,253 60
Loans to corporations,	19,731,649 23	Sinking funds, railroads,	630,698 83
Time loans with collaterals,	53,124,476 74	Sinking funds, corporations,	1,076,136 18
Demand loans with collaterals,	20,320,743 10	Sinking funds, safe deposit vaults,	6,500 00
Notes of individuals or firms,	10,727,517 31	Dividends unpaid,	13,285 00
Expense account,	260,224 75	Rents, boxes and vaults,	6,798 00
Premium account,	7,862 92	Due to banks and bankers,	78,100 44
Taxes paid,	14,304 64	Special trusts,	815,568 74
Interest paid,	53,325 86	Annuities on lives,	1,328,708 01
Furniture and fixtures,	95,475 61	Reserve for taxes,	26,373 90
Safe deposit vaults,	279,833 68	Sundry liabilities,	24,153 62
Overdrafts,	11,085 37		
Due from banks,	14,330 83		
Revenue stamps,	5,260 86		
Sundry assets,	27,683 51		
Cash:—			
In office,	4,276,738 75		
In banks,	21,314,543 96		
	\$174,205,325 27		\$174,205,325 27

Trust Departments.

United States bonds,	\$185,711 99	Trust accounts,	\$15,333,985 88
State bonds,	2,010 00	Income,	145,070 97
City, county and town bonds,	215,424 31	Bills payable,	200 00
Boston Terminal Company bonds,	1,166 38	Taxes,	400 00
Bank stocks,	362,342 84	As executors, administrators, etc.,	84,637 63
Railroad bonds,	1,180,438 81		
Railroad stocks,	2,261,491 22		
Water works bonds,	4,952 77		
Loans on real estate,	6,583,964 11		
Manufacturing stocks,	600,155 54		
Annuities,	20,800 00		
Notes, with collaterals or sureties,	86,572 00		
Notes of individuals,	224,975 88		
Notes of corporations,	88,750 00		
Real estate owned,	1,658,672 24		
Cash on hand,	207,212 49		
Gas stocks,	25,963 75		
Deposits in savings banks,	113,651 88		
Miscellaneous stocks and bonds,	1,427,290 25		
Sundry assets,	312,748 02		
	\$15,564,294 48		\$15,564,294 48

APPENDIX.



STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 113 of the Revised Laws.]

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BOARD OF COMMISSIONERS OF SAVINGS BANKS.

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 1851, 127, §§ 1, 7.
 G. S. 57, §§ 1, 2.
 1866, 192, §§ 1, 2.
 1876, 231, §§ 1-3.
 P. S. 116, § 1.
 1889, 321, § 1.
 1894, 317, § 1.
 148 Mass. 242.

— salaries and allowances.
 1838, 14, § 9.
 1851, 127, § 9.
 1859, 148.
 G. S. 57, § 11.
 1862, 212.
 1866, 192, § 9.
 1870, 244.
 1876, 231, § 4.
 1879, 124; 293, § 3.
 1880, 161, § 5.
 P. S. 116, § 2.
 1882, 148, § 1.
 1886, 252.
 1889, 77, 321.
 1892, 248.
 1894, 317, § 2.
 1895, 66.
 1897, 362.

— annual examination of banks by.
 1838, 14, § 2.
 1851, 127, § 2.
 G. S. 57, § 3.
 1866, 192, §§ 2, 8.

SECTION 1. There shall be a board of commissioners of savings banks consisting of three persons, one of whom shall annually before the first day of July be appointed by the governor, with the advice and consent of the council, for a term of three years from said day, and who may in like manner be removed. Said commissioners shall be sworn and the governor shall designate one member of the board to be the chairman.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars and that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars and that of the second clerk, fifteen hundred dollars. It may employ additional clerical and expert assistants as it may from time to time require and may annually expend therefor, including the actual travelling expenses of such assistants, not more than twenty-five hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the performance of its official duties.

SECTION 3. The commissioners or one of them shall, at least once in each year and whenever they consider it expedient, visit each savings bank incorporated in this commonwealth, and, if it is connected with a national

bank, they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine the affairs of said corporation, to ascertain its condition, its ability to fulfil its obligations and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

SECTION 4. Any of the commissioners may summon the trustees, officers or agents of such corporation, and such other witnesses as he thinks proper, and examine them relative to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths. Whoever, without justifiable cause, refuses to appear and testify when so required, or obstructs a commissioner in the performance of his duty, shall be punished by a fine of not more than one thousand dollars or by imprisonment for not more than one year.

SECTION 5. Upon the written application under oath to the commissioners by five or more officers, trustees, creditors or depositors of such corporation setting forth their interest and the reasons for making an examination and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

SECTION 6. If upon examination a savings bank appears to be insolvent or its condition such as to render the continuance of its business hazardous to the public or to those having funds in its custody, the commissioners shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any provision of law, may apply to the supreme judicial court, which shall have jurisdiction in equity of such application, for an injunction to restrain such corporation, in whole or in part, from further proceeding with its business. The court may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of its property; and he, with the board of investment and other officers transferring its property to the receivers, shall

1876, 231, § 3.
P. S. 116, § 3.
1888, 51.
1894, 317, § 3.

Board of commissioners may summon and examine officers, etc.
1838, 14, § 3.
1839, 27.
1851, 127, § 3.
G. S. 57, § 5.
1866, 192, § 3.
1876, 231, § 3.
P. S. 116, § 4.
1894, 317, § 4.

Examination of bank on request of officers, etc.
1851, 127, § 4.
G. S. 57, § 6.
1866, 192, § 4.
1876, 231, § 3.
P. S. 116, § 5.
1894, 317, § 5.

Proceedings when bank is insolvent or in a hazardous condition.
1838, 14, § 5.
1839, 27, § 2.
1851, 127, § 5.
G. S. 57, § 7.
1866, 192, § 5.
1876, 231, § 3.
P. S. 116, § 6.
1894, 317, § 6.

Schedule of property to be made.
1878, 253, § 5.
P. S. 116, § 7.
1894, 317, § 7.

make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment or other officers, to determine whether all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine accounts, etc., of receivers.
1878, 253, §§ 1-4.
P. S. 116, §§ 8, 10.
1894, 317, §§ 8, 10.

SECTION 8. The commissioners, or one of them, shall at least once in each year, and whenever they consider it expedient, examine the accounts and doings of said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to them by it; and, for such purposes, shall have free access to the books and papers relating to the transactions of such receivers, whom they may examine under oath relative to such transactions. If in their opinion such receiver has violated his duty they shall present the facts to the supreme judicial court.

— to report violations of law by officers.
1838, 14, § 6.
1851, 127, § 10.
G. S. 57, § 9.
1866, 192, § 7.
1876, 231, § 3.
1878, 253, § 6.
P. S. 116, § 9.
1894, 317, § 9.

SECTION 9. If, in the opinion of the commissioners, such corporation or its officers or trustees have violated any law relative to savings banks, they shall forthwith report such violation to the attorney general, who shall forthwith, in behalf of the commonwealth, institute a prosecution for such violation.

GENERAL PROVISIONS.

Savings banks defined.

SECTION 10. The words "savings banks" as used in this chapter shall include institutions for savings incorporated as such in this commonwealth.

Unauthorized banking prohibited.
1889, 452, § 1.
1893, 230.
1894, 317, § 52.

SECTION 11. No bank, and no person, association or body corporate, except savings banks incorporated in this commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen hundred and ninety-three, and which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank or in any way solicit or receive deposits as a savings bank. A bank, association, corporation or person violating this provision shall forfeit one hundred dollars for each day such offence shall be continued.

Savings banks, powers and duties of.

SECTION 12. Savings banks incorporated in this commonwealth shall be subject to the provisions of the fol-

lowing sections as far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

SECTION 13. Savings banks and their officers shall be subject to examination by a committee of the general court appointed for the purpose, who may examine their affairs and shall have free access to their books and vaults. An officer of any such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee or obstructs its examination thereof, shall be punished by a fine of not more than ten thousand dollars or by imprisonment for not more than three years.

1834, 190, § 1.
R. S. 36, § 71.
G. S. 57, § 135.
1876, 203, § 1.
P. S. 116, § 11.
1894, 317, § 11.

General court may make further regulations, etc.
1828, 96, § 17.
1834, 190, § 12.
R. S. 36, §§ 40, 41, 84.
G. S. 57, §§ 102, 103, 155.
1876, 203, § 27.
P. S. 116, § 12.
1894, 317, § 12.
9 Cush. 604.

OFFICERS AND MEETINGS.

SECTION 14. The officers of such corporation shall be a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk and such other officers as it may find necessary for the management of its affairs. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except as hereinafter otherwise provided. The president, vice president and trustees shall be chosen from the members, and no person shall hold an office in two such corporations at the same time.

Officers of such corporations.
1834, 190, §§ 2, 3.
R. S. 36, §§ 72, 73.
G. S. 57, §§ 136, 137.
1876, 203, §§ 2, 3.
P. S. 116, § 13.
1894, 317, § 13.

SECTION 15. Every treasurer, vice treasurer and assistant treasurer shall give bond to the satisfaction of the trustees for the faithful performance of his duties and shall file with the board of commissioners of savings banks an attested copy thereof, with a certificate of its custodian that the original is in his possession. Such officer shall notify said board of any change thereafter made therein. If he fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, when in its judgment it is necessary for the security of the depositors, it shall require a new bond in such amount and with such sureties as said board may approve. Said officers shall give new bonds at least once in five years.

Treasurer to give bond, etc.
1876, 203, § 3.
1880, 162.
P. S. 116, § 14.
1886, 93.
1889, 180.
1893, 254, § 1.
1894, 317, § 14.
129 Mass. 73.
169 Mass. 500.

Choice and
appointment
of officers.
1834, 190, § 3.
R. S. 36, § 74.
G. S. 57, § 138.
1864, 126.
1868, 49.
1876, 203, § 4.
P. S. 116, § 15.
1893, 254, § 2.
1894, 317, § 15.

SECTION 16. The officers of such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meeting to be held at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill it until the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to office; and within thirty days thereafter shall publish in a newspaper published in the county in which the corporation is established a list of all persons who have taken the oath of office to which they were elected. A clerk who neglects to give such notice or make such publication or who makes a false publication, and a person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meet-
ings.
1834, 190, § 4.
R. S. 36, § 75.
G. S. 57, § 139.
1876, 203, § 5.
P. S. 116, § 16.
1884, 150.
1894, 317, § 16.

SECTION 17. Such corporation may hold special meetings by order of its trustees; and its clerk shall notify special meetings upon request in writing of ten members of the corporation. Notice of all meetings shall be given by advertisement in a newspaper published in the county in which the corporation is established, and by seasonably mailing to each member a written or printed notice thereof.

Members of
such corpora-
tions.
1834, 190, § 5.
R. S. 36, § 76.
G. S. 57, § 140.
1876, 203, § 6.
P. S. 116, § 17.
1888, 120.
1890, 222.
1894, 317, § 17.

SECTION 18. Such corporation may, at a legal meeting, elect by ballot any citizen of this commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if, three months at least before such meeting, he has filed with the clerk a written notice of his intention so to do. If a member fails to attend two consecutive annual meetings his membership may, by vote of the corporation at its next annual meeting, be declared forfeited. Such action and vote recorded shall be evidence of forfeiture of membership. No person shall continue to be a member after removing from this commonwealth.

Regular meet-
ings of trus-
tees, etc.
1876, 203, § 7.
P. S. 116, § 18.

SECTION 19. A regular meeting of the board of trustees of such corporation shall be held at least once in three months, for the purpose of receiving the report of its

treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in a newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

1882, 50.
1888, 96.
1894, 317, § 18.

BANKING HOUSE. TRANSACTION OF BUSINESS.

SECTION 20. Such corporation shall carry on its usual business at its banking house only, and a deposit shall not be received nor payment on account of deposits be made by such corporation or by a person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established; but its annual meeting and meetings of its trustees may be held at other places in such city or town.

Business to be transacted at banking house only, etc.
1884, 253, § 1.
1889, 91, § 1.
1894, 317, § 19.

SECTION 21. A savings bank shall not occupy the same room with a bank or national banking association, unless such savings bank shall have first filed with the board of commissioners of savings banks an agreement signed by the president and the cashier or treasurer of such bank or national banking association, in accordance with a vote duly passed by its board of directors or trustees, that it

Connection between savings and national banks.
1898, 567, §§ 1, 2.

and they will permit and facilitate an examination of the books, accounts, vouchers, cash, securities and other property of such bank or banking association by the board of commissioners of savings banks, or by a person duly appointed by it, at such times and to such extent as may be considered necessary or expedient by said board to determine the condition of the savings bank. The expense of such examination shall be fixed by said board of commissioners of savings banks and shall be paid by the bank or national banking association so examined. A duly certified copy of said vote shall be furnished at the same time with said agreement, and the agreement shall continue in force as long as such savings bank occupies the same room with such other bank or national banking association, or keeps any of its money or securities in the same vault with such other bank or national banking association.

Business not
to be trans-
acted over
same counter.
1898, 567, § 3.
[1 Op. A. G.
569.]

SECTION 22. A savings bank shall not transact its business over the same counter or occupy in common the same safes or vaults with a bank, national banking association or trust company; but a savings bank may occupy within such vault a safe or compartment over which it has exclusive control, or may transact business over a part of the same counter which is separated by a suitable partition or lattice work from the part of the counter used exclusively by such other bank, banking association or trust company.

Committee to
examine con-
dition.
1898, 567, § 4.

SECTION 23. If a savings bank transacts its business within the same enclosure with a bank or national banking association a committee of not less than three shall be chosen by the trustees of such savings bank from their own number, who shall at least once in every six months examine the condition of such savings bank at the same time that a similar examination is made of the condition of such bank or banking association by the directors thereof, or by any other person appointed by them.

Bond by
savings bank.
1898, 567, § 5.

SECTION 24. If a savings bank transacts its business within the same enclosure with a bank or national banking association or if such banks have the same president, treasurer or cashier, the treasurer, tellers and clerks of the savings bank shall give a bond of a company authorized to transact fidelity insurance or corporate suretyship in this commonwealth, in a form and for a sum to be approved by the board of commissioners of savings banks.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 25. Such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater amount than one thousand six hundred dollars; but the provisions of this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate or by order of any court.

SECTION 26. Deposits and the income derived therefrom shall be invested only as follows:—

1894, 317, § 21.

134 Mass. 177.

First. In first mortgages of real estate situated in this commonwealth, not to exceed sixty per cent of the valuation of such real estate; but not more than seventy per cent of the whole amount of deposits shall be so invested. A loan on mortgage shall not be made except upon the report of not less than two members of the board of investment, who shall certify, according to their best judgment, to the value of the premises to be mortgaged and such report shall be filed and preserved with the records of the corporation.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York.

1876, 203, § 9, cl. 2.

1880, 177.

1881, 214, § 2.

P. S. 116, § 20, cl. 2.

b. In the bonds or notes of a county, city or town of this commonwealth.

c. In the bonds or notes of an incorporated district in this commonwealth whose net indebtedness does * not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

d. In the bonds or notes of any city of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness * does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent of such valuation.

Amount of deposits limited.

1834, 190, § 6.

R. S. 36, § 77.

G. S. 57, § 141.

1874, 333.

1875, 100.

1876, 203, § 8.

P. S. 116, § 19.

1889, 86; 449,

§ 1.

1894, 317, § 20.

Investment of deposits, etc.

P. S. 116, § 20.

— in mortgages.

1834, 190, § 7.

R. S. 36, § 78.

G. S. 57, §§ 142,

143.

1876, 203, § 9,

cl. 1.

P. S. 116, § 20,

cl. 1.

1894, 317, § 21,

cl. 1.

[1 Op. A. G.

434.]

— in public funds.

1834, 190, § 7.

R. S. 36, § 78.

G. S. 57, § 142.

1863, 175, § 1.

1894, 317, § 21,

cl. 2.

1885, 111.

* See page xxix for definition of net indebtedness.

Investment of
deposits.

1882, 231.
1885, 124.
1887, 423.
1888, 90.
1890, 369.
1895, 164.
[1 Op. A. G.
190.]

e. In the notes of a citizen of this commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

f. In the legally authorized bonds of the states of Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Missouri and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and in the refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness* does not exceed five per cent of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of a citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent of the market value of the securities pledged.

— in railroad
bonds, notes,
etc.

1841, 44.
1863, 175, § 1.
1876, 203, § 9,
cl. 3.
1881, 214, § 1.
P. S. 116, § 20,
cl. 3.
1886, 176.
1887, 196.
1889, 305.
1894, 317, § 21,
cl. 3.

1887, 196.
1898, 184, § 1,
cl. b.

Third. a. In the first mortgage bonds of a railroad company incorporated in any of the New England states and whose road is located wholly or in part in the same, whether such corporation is in possession of and is operating its own road or has leased it to another railroad corporation, and has earned and paid regular dividends of not less than three per cent per annum on all its issues of capital stock for the two years last preceding such investment.

1898, 184, § 1, cl. a, d. [1 Op. A. G. 149.]

b. In the first mortgage bonds of a railroad company incorporated in any of the New England states and whose road is located wholly or in part in the same, guaranteed by a railroad company described in the preceding paragraph which is in possession of and is operating its own road.

c. In the bonds or notes of a railroad company incorporated in this commonwealth and whose road is located wholly or in part therein, and is unencumbered by mort-

1887, 196.

* See page xxix for definition of net indebtedness.

gage and which has paid a dividend of not less than five per cent per annum for two years last preceding such investment.

d. In the bonds and notes of the Fitchburg Railroad Company issued according to law. Investment of
deposits.
1887, 113.
1885, 348.
1883, 134.

e. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

f. In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company. 1888, 53.

g. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad. 1888, 250, § 2.

h. In the bonds and notes of the New York, New Haven and Hartford Railroad Company issued according to law, notwithstanding the existence on the twenty-first day of March in the year eighteen hundred and ninety-six of a mortgage indebtedness not then matured upon the whole or a part of the road of said company. 1896, 178.

i. In the first mortgage bonds of the Concord and Montreal Railroad, although such company may be formed by the union of two or more companies, only one of which has paid regular dividends for the two years last preceding such investment on all its issues of capital stock, and notwithstanding a mortgage indebtedness on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by 1890, 298.

such trust company incorporated in this commonwealth and doing business in the city of Boston as may be approved by the board of commissioners of savings banks:

Investment of
deposits.
1890, 394

j. In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and to secure such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company incorporated in this commonwealth and doing business in the city of Boston as may be approved by the board of commissioners of savings banks.

1887, 196.
1888, 213.

k. In the note or notes of a citizen of this commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof.

1887, 196.

l. In the note or notes of a citizen of this commonwealth with a pledge as collateral of shares of the capital stock of a railroad company incorporated in any of the New England states and whose road is located wholly or in part therein and which is in possession of and is operating its own road and has earned and paid regular dividends of not less than five per cent per annum on all its issues of capital stock for five years last preceding the date of such note or notes, or a renewal thereof, and at no more than seventy-five per cent of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year from the date thereof.

1896, 178.

m. In the note or notes of a citizen of this commonwealth with a pledge as collateral of shares of the capital stock of the Boston and Lowell Railroad Corporation, of the Boston and Providence Railroad Company, of the Connecticut River Railroad Company and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to another railroad company; but such note or notes shall not in any case exceed seventy-five per cent of the market value of the

securities pledged and shall be payable on demand and be paid or renewed within one year from the date thereof.

Fourth. a. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight, are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by such corporation except upon the report of not less than two members of the board of investment, who shall, according to their best judgment, certify to the value of the premises covered by each of said mortgages, and such report shall be filed and preserved with the records of the corporation.

b. In the bonds of the Boston, Revere Beach and Lynn Railroad Company, issued according to law. 1897, 262.

Investment of
deposits
in bonds of
New York and
New England
Railroad.
1888, 301, § 6.
1894, 317, § 21,
cl. 4.

c. In the legally authorized bonds of the New York Central and Hudson River Railroad Company, of the Michigan Central Railroad Company, of the Lake Shore and Michigan Southern Railway Company, of the Illinois Central Railroad Company, of the Pennsylvania Railroad Company, of the Delaware, Lackawanna and Western Railroad Company, of the Chicago, Burlington and Quincy Railroad Company, of the Chicago and Northwestern Railway Company, and of the Delaware and Hudson Canal Company: *provided*, that all such bonds shall be secured by a first mortgage of the whole or a part of the railroad and railroad property actually in the possession of and operated by such company; and that each railroad whose bonds are hereby authorized for investment shall have earned and paid regular dividends on all its issues of capital stock of not less than four per cent each fiscal year for the ten years last preceding such investment, and that such capital stock shall equal or exceed in amount one-third of the par value of its bonded indebtedness.

—in bonds of
B., R. B. & L.
R.R.

—in bonds of
New York
Central and
Hudson River
Railroad, etc.
1899, 269.

d. In the legally authorized bonds of a railroad company incorporated under the authority of the states of New York, Pennsylvania, Ohio, Indiana, Illinois, Michi-

—in bonds of
certain other
railroads.
1899, 269.

gan or Iowa, whose road is located wholly or in part within the limits of said states and has earned and paid regular dividends of not less than four per cent per annum on all its issues of capital stock for the ten years last preceding such investment: *provided*, that said bonds shall be secured by a first mortgage of the whole or a part of the railroad and railroad property of such company, and be guaranteed, both principal and interest, by one or more of the companies named in the preceding paragraph.

Investment of
deposits.
1899, 269.

e. In the note or notes of a citizen of this commonwealth, with a pledge as collateral of any of the securities mentioned in the two preceding paragraphs at no more than the par value thereof.

— in Boston
Terminal
bonds.
1896, 516, § 4.
1899, 215.

f. In the bonds of the Boston Terminal Company authorized by the provisions of section four of chapter five hundred and sixteen of the acts of the year eighteen hundred and ninety-six, and in the note or notes of a citizen of this commonwealth with a pledge as collateral of the first mortgage bonds of said company at no more than the par value thereof.

1887, 196.

g. Street railway companies are not railroad companies within the meaning of the third and fourth clauses of this section.

— in bank
stocks.
1834, 190, § 7.
R. S. 36, § 78.
1855, 294.
G. S. 57, §§ 142-
144.
1863, 175, §§ 2, 3;
234.
1864, 2.
1868, 227.
1876, 203, § 9,
cl. 4.
1881, 214, § 3.
P. S. 116, § 20,
cl. 4.
1882, 224.
1883, 202.
1886, 95.
1890, 168.
1894, 317, § 21,
cl. 5.
141 Mass. 522.
151 Mass. 107.

Fifth. In the stock of a bank incorporated in this commonwealth, or in the stock of a banking association located in the New England states and incorporated under the authority of the United States, or in the stock of a trust company incorporated under the laws of and doing business within this commonwealth, as provided in chapter one hundred and sixteen, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this commonwealth, whose special charters require them to provide the same security as prescribed in sections twenty-eight and thirty of said chapter, or in the notes of a citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent of the market value and not exceeding the par value thereof; but such corporation shall not hold, both by way of investment and as security for loans, more than thirty-five per cent of its deposits in the stock of such banks, associations or companies, nor in any one such bank, association or company more than three per cent of its deposits in, nor more than one hundred thousand dollars nor more than

one-quarter of the capital stock of such bank, association or company. Such corporation may deposit not more than five per cent of its deposits in any one such bank, association or company, but such deposit shall not exceed twenty-five per cent of the capital stock and surplus of such depositary.

Sixth. In loans to a depositor of such corporation upon his personal note to an amount not exceeding one-half of his deposit; and the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Seventh. If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this commonwealth and resident therein: *provided*, that the total liabilities to such corporation of a person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall not exceed five per cent of such deposits and income.

Eighth. Five per cent of the deposits of such corporation, not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

1894, 317, § 21, cl. 8.

149 Mass. 1.

151 Mass. 107.

[1 Op. A. G. 420.]

Ninth. Such corporation may hold real estate acquired by the foreclosure of a mortgage owned by it, or by purchase at sales made under the provisions of such mortgage or upon judgments for debts due to it, or in settlements effected to secure such debts. All such real estate shall be sold by the corporation within five years after the title thereof is vested in it; but the board of commissioners of savings banks may, upon the petition of the board of investment of such corporation, and for cause, grant an additional time for the sale of the same or of the securities mentioned in the following clause.

Tenth. Such corporation may hold stocks, bonds or other securities acquired in settlements effected to secure loans or indebtedness, but unless the time during which

Investment of
deposits
in loans to
depositors.
1879, 57, § 1.
P. S. 116, § 20,
cl. 5.
1894, 317, § 21,
cl. 6.

— in personal
securities.
1834, 190, § 8.
R. S. 36, § 79.
G. S. 57, § 145.
1876, 203, § 9,
cl. 5.
P. S. 116, § 20,
cl. 6.
1884, 56, 168.
1886, 69.
1894, 317, § 21,
cl. 7.
134 Mass. 177.

— in building
and site.
1870, 226.
1876, 203, § 9,
cl. 6.
P. S. 116, § 20,
cl. 7.
1893, 174.

Real estate
acquired by
foreclosure,
etc.
1870, 226.
1876, 203, § 26.
P. S. 116, § 20,
cl. 8.
1882, 200.
1883, 52, 248.
1886, 77.
1894, 317, § 21,
cl. 9.
1898, 148.
149 Mass. 4.

Securities
acquired in
settlement of
indebtedness.
1898, 148.

such securities may be held is extended as provided in the preceding paragraph they shall be sold within five years after being acquired. A corporation holding such securities on the eighth day of March in the year eighteen hundred and ninety-eight shall not be required to sell the same before the first day of February in the year nineteen hundred and three.

Pledges of securities as collateral to remain valid. 1876, 203, § 30. 1878, 94, § 1. P. S. 116, § 20, cl. 9. 1894, 317, § 21, cl. 10.

Eleventh. The provisions of this chapter shall not invalidate or impair the title of a corporation to securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged. Such corporation shall not be required to change investments made before the first day of October in the year eighteen hundred and seventy-six.

No officer, etc., to borrow funds of corporation or become surety. 1834, 190, § 9. R. S. 36, § 80. 1858, 48. G. S. 57, § 146. 1872, 293, § 3. 1876, 203, § 10. P. S. 116, § 21. 1889, 161. 1894, 317, § 22.

SECTION 27. No president, treasurer, member of a committee or board of investment or officer of such corporation charged with the duty of investing its funds shall borrow or use any portion thereof, be surety for loans to others or, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter unless he has ceased to be the owner thereof or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Savings banks, etc., not to receive brokerage, etc., on account of a loan. 1872, 293, §§ 1, 5. 1876, 203, § 11. P. S. 116, § 22. 1894, 317, § 23.

SECTION 28. Such corporation, or a person acting in its behalf, shall not negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but the provisions of this section shall not apply to a reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All amounts paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at the next regular meeting of the trustees.

SECTION 29. All applications to the corporation for loans shall be made in writing to the treasurer of the corporation, who shall keep a record thereof showing the date, name of applicant, amount asked for and the security offered, and he shall cause the same to be presented to the board of investment.

Applications for loans, etc., to be in writing and record kept.

1872, 203, § 3.
1876, 203, § 12.
P. S. 116, § 23.
1894, 317, § 24.

DIVIDENDS AND PAYMENTS.

SECTION 30. Such corporation shall at the time of making each semi-annual dividend reserve as a guaranty fund from the net profits which have accumulated during the six months last preceding not less than one-eighth nor more than one-fourth of one per cent of the whole amount of deposits, until such fund amounts to five per cent of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.
1876, 203, § 13.
P. S. 116, § 24.
1894, 317, § 25.
[Op. A. G. 303, 538.]

SECTION 31. The income or profit of such corporation, after a deduction of the reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided in the following manner among its depositors or their legal representatives at times fixed by its by-laws: ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent on all amounts which have been on deposit for the six months last preceding, or one and one-fourth per cent on all amounts which have been on deposit for the three months last preceding. No ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; but in computing dividends as aforesaid amounts deposited on or before the third day of the quarter last preceding or the third day of the half year last preceding may be considered as having been on deposit for three and six months, respectively. Such corporation may, by its by-laws, provide that a dividend shall not be declared or paid on less than three dollars, or on the fractional part of a dollar.

Manner of division of net profit, etc., among depositors.
1834, 190, § 10.
R. S. 36, § 81.
1859, 181, § 1.
G. S. 57, § 147.
1876, 203, § 14.
P. S. 116, § 25.
1894, 317, § 26.
1897, 109.

SECTION 32. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months last preceding, over and above the amount to be added to the guaranty fund, do not amount to one and

Dividend not to be paid, when.
1876, 203, § 15.
1880, 150.
P. S. 116, § 26.
1894, 317, § 27.

one-half per cent of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
P. S. 116, § 27.
1888, 355.
1894, 317, § 28.
1896, 231.

SECTION 33. Once in three years, at the time provided by the by-laws for making ordinary dividends, if after such dividend is made, the net profits accumulated, including the guaranty fund, amount to eleven per cent of the deposits which have remained in such corporation for one year last preceding, such net profits in excess of ten per cent shall be divided among the depositors whose deposits have remained therein for the year last preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years last preceding.

Payment of dividend to be authorized by trustees.
1859, 189, §§ 2, 3.
G. S. 57, § 147.
1876, 203, § 17.
P. S. 116, § 28.

SECTION 34. A dividend shall not be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and a dividend or interest shall not be paid unless authorized by a vote of the trustees after such examination. 1894, 317, § 29.

Withdrawal of deposits.
Payments to minors.
1834, 190, § 10.
R. S. 36, § 81.
1855, 361.
G. S. 57, §§ 147, 154.
1876, 203, § 18.
P. S. 116, § 29.
1894, 317, § 30.
141 Mass. 33.
152 Mass. 49.

SECTION 35. The principal deposits in such corporation may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payment on order after death of drawer.
1885, 210, § 2.
1894, 317, § 31.

SECTION 36. Such corporation may pay an order, drawn by a person who has funds on deposit to meet the same, notwithstanding the death of the drawer, if presentation is made within thirty days after the date of such order; and at any time if the corporation has not received actual notice of the death of the drawer.

Depositor may set off amount of his deposit in proceedings by the corporation.
1878, 261, § 1.
P. S. 116, § 30.
1894, 317, § 32.
128 Mass. 512.
129 Mass. 528.

SECTION 37. A person indebted to such corporation, whether his indebtedness is secured or not, may, in a proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business, and the provisions of section three of chapter one hundred

and seventy-four shall not apply to such set-off; but a judgment shall not be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff if such corporation is under perpetual injunction, as provided in section six.

SECTION 38. If, in an action against such corporation for money on deposit therewith, it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and, on such notice to the plaintiff and to such claimants as the court considers proper, may order the proceedings to be amended by making such claimants defendants thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the action shall be discontinued as to such corporation and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECTION 39. If a deposit is made with such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, the deposit, with the interest thereon, may in case of the death of the trustee be paid to the person for whom such deposit was made, or to his legal representative.

SECTION 40. The treasurer of such corporation, upon making up each semi-annual dividend, shall send notice by mail to each depositor who for the six months last preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

SECTION 41. Such corporation shall once in five years publish, in three successive issues of a newspaper of the county in which it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to

Interpleader.
1876, 203, § 19.
1877, 179.
P. S. 116, § 31.
1894, 317, § 33.
125 Mass. 596.
140 Mass. 260.
162 Mass. 457.

If deposit
is made in
trust, name of
beneficiary to
be disclosed.
1876, 203, § 20.
P. S. 116, § 32.
1894, 317, § 34.
142 Mass. 1.
146 Mass. 421.
164 Mass. 583.

Depositor to
be notified,
when.
1871, 262, § 1.
1876, 203, § 21.
P. S. 116, § 33.
1894, 317, § 35.

List of
amounts due
depositors to
be published.
1871, 262, § 2.
1876, 203, § 22.
P. S. 116, § 34.
1894, 317, § 36.

their credit for the two years last preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand.

SPECIAL TRUST FUNDS.

Special trust fund for parks, shade trees, etc.
1875, 174, § 1.
P. S. 116, § 35.
1894, 317, § 37.
153 Mass. 467.
163 Mass. 509.

SECTION 42. Such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same ; for purchasing land for parks and improving the same ; for maintaining cemeteries or cemetery lots or for erecting and maintaining drinking fountains in public places. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate court may authorize executors to deposit such funds.
1877, 162.
P. S. 116, § 36.
1894, 317, § 38.
139 Mass. 353.
153 Mass. 467.

SECTION 43. A judge of probate, after notice and a hearing, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such money, or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section and upon the trusts upon which the executor, administrator or trustee held the same ; and upon the deposit of such money and its receipt and acceptance by such corporation the executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statement of amount of such funds to be made every third year, etc.
1875, 174, § 2.
P. S. 116, § 37.
1894, 317, § 39.

SECTION 44. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation with which they are deposited shall give a receipt therefor to the depositor, and shall send by mail or deliver in January in each third year after the first deposit to the mayor of a city or the chairman of the selectmen of a

town within the limits of which the interest and dividends of such fund are to be expended a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which shall be recorded in the office of the clerk of such city or town.*

SECTION 45. If a corporation holding such fund surrenders its charter or ceases to do business, the supreme judicial court may order said fund to be transferred and deposited in another such corporation, upon the same trusts; and if the laws authorizing such corporations are repealed, the court may order such fund to be transferred and deposited in such banking institutions as it may find proper, to be held upon the trusts aforesaid

Funds to be transferred, when.
1875, 174, § 3.
P. S. 116, § 38.
1894, 317, § 40.

BOOKS AND RETURNS.

SECTION 46. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of such corporation.

Books and accounts.
1879, 285, § 1.
1880, 228, § 1.

P. S. 116, § 39.

1894, 317, § 41.

SECTION 47. The treasurer of such corporation shall annually, within twenty days after the last business day of October, make a report to the board of commissioners of savings banks, showing accurately the condition of such corporation at close of business on said day. The report shall be in such form as said board shall prescribe, and shall specify the following particulars: name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks

Annual report to board.
1834, 190, § 11.
R. S. 36, § 82.
1846, 86, § 1.
G. S. 57, § 148.
1862, 120; 224, §§ 8, 9.
1866, 192, § 10.
1867, 203, § 1.
1874, 84.
Res. 1875, 68.
1876, 203, § 23.
1877, 159.
P. S. 116, § 40.
1888, 127.
1894, 317, § 42.

and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional statements may be required by the board.

1879, 285, § 2.
1880, 228, § 2.
P. S. 116, § 41.
1888, 127.
1890, 44.
1894, 317, § 43.

SECTION 48. Such report shall, in the year nineteen hundred and four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adults and minors, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months last preceding.

Blank forms for report of board.

1834, 190, § 11.
R. S. 36, § 83.
1846, 49; 86, § 2.
G. S. 57, § 149.
1866, 192, § 6.
1867, 203, § 2.
1876, 203, § 24.
1878, 253, § 2.
P. S. 116, § 42.
1894, 317, § 44.

SECTION 49. The board of commissioners of savings banks shall furnish blank forms of reports to such corporation and shall prepare annually from such reports, and communicate to the general court, on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year and shall include therein a statement of the affairs of such corporations in the hands of receivers and shall make such suggestions as they may consider expedient relative to the general conduct and condition of each corporation visited by them.

Deposits to be returned to the board and published, when.

SECTION 50. The treasurer of such corporation shall, within fifteen days after the last business day of October

in the year nineteen hundred and two and each fifth year thereafter, return to the board a sworn statement of the name, the amount standing to his credit, the last known residence or post office address, and the fact of death, if known to him, of each depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for more than twenty years last preceding; he shall also give notice of these deposits in one or more newspapers published in or nearest to the city or town in which such banks are located, at least once a week for three successive weeks; but the provisions of this section shall not apply to the deposit made by or in the name of a person known to the bank to be living, or to a deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of a savings bank who neglects or refuses to make the sworn return required by this section shall be punished by a fine of one hundred dollars. Said board shall incorporate in its annual report, or in a supplementary report, each return made to it as provided in this section.

1887, 319.
1894, 317, § 45.

SECTION 51. An officer, agent, clerk or servant of a corporation who refuses or neglects to make a report or statement lawfully required by the board of commissioners of savings banks or who knowingly makes a false report or statement to said board shall be punished by a fine of not more than one thousand dollars or by imprisonment in the house of correction for not more than three years or by both such fine and imprisonment.

Penalty for making false reports to commissioners.
1896, 327.

SECTION 52. Every such corporation shall, at least once in each of its fiscal years, make an accurate trial balance of its depositors' ledger.

Trial balance.
1889, 88.
1894, 317, § 46.

SECTION 53. In the year nineteen hundred and one and in each third year thereafter such corporation shall call in the books of deposit of their depositors for verification under rules to be prescribed by their respective boards of investment, duly approved by the board of commissioners of savings banks.

Books of deposit to be verified.
1888, 40.
1894, 317, § 47.
1896, 193.

SECTION 54. Copies from the records, books and accounts of such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record or notary public, under the seal of such court or notary public, stating that the affiant is the

Copies from records, etc., to be competent evidence.
1885, 92.
1894, 317, § 49.

officer having charge of the original records, books and accounts, and that such copy is true and correct and is full, so far as it relates to the subject matter therein referred to.

UNCLAIMED DEPOSITS.

Unclaimed
deposits, how
disposed of.
1889, 449, § 2.
1894, 317, § 50.

SECTION 55. The probate court, court of insolvency or other court, respectively, shall, upon the application of a person interested or of the attorney general, and after public notice, order and decree that all amounts of money heretofore or hereafter deposited with such corporation, by authority of any of said courts or judge thereof, and which shall have remained unclaimed for more than five years from the date of such deposit, with the increase and proceeds thereof, shall be paid to the treasurer and receiver general, to be held and used by him according to law, subject for fifteen years only to be repaid to the person having and establishing a lawful right thereto, with interest at the rate of three per cent per annum from the time it is so paid to said treasurer to the time it is paid over by him to such person.

Receivers to
deposit
unclaimed
money.
1881, 70.
P. S. 116, § 44.
1882, 77.
1883, 258.
1884, 72.
1891, 317, § 54.

SECTION 56. Receivers of insolvent savings banks, at the expiration of one year after final settlement ordered by the court, shall report to the court the names and residences, if known, of the persons entitled to money or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order a notice to be given by the receivers and, upon the expiration of one year after the time of giving such notice, the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and receiver general and auditor, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto alphabetically arranged, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such persons and, upon certification by him that a claimant is entitled to any part of said deposit, it shall be paid in the same manner as other claims against the commonwealth. Upon the payment into the treasury of the commonwealth

of such unclaimed money or dividends, the receivers shall deposit with the board of commissioners of savings banks all books and papers of such insolvent savings bank, including those relative to their receivership, which shall be preserved by the board.

[Revised Laws, Chapter 8, Section 5, Clause 12.]

The words "net indebtedness" shall mean the indebtedness of a county, city, town or district, omitting debts created for supplying the inhabitants with water and other debts exempted from the operation of the law limiting their indebtedness, and deducting the amount of sinking funds available for the payment of the indebtedness included.

[Revised Laws, Chapter 81, Section 44.]

A treasurer of a savings bank, institution for savings, benefit association, insurance company or safe deposit company who, upon request in writing signed by an overseer of the poor of a city or town, unreasonably refuses to inform him of the amount deposited in the corporation or association to the credit of a person named in such request who is a charge upon such city or town as a pauper, or who wilfully renders false information in reply to such request, shall forfeit for each offence fifty dollars, to the use of such city or town.

STATUTES

RELATING TO

TRUST COMPANIES.



AN ACT
IN RELATION TO
TRUST COMPANIES.

[Chapter 116 of the Revised Laws.]

SECTION 1. Domestic trust companies incorporated subsequent to the twenty-eighth day of May in the year eighteen hundred and eighty-eight shall be subject to the provisions of this chapter, and any such corporation chartered prior to said date which has adopted or which shall adopt according to law the provisions of this chapter or of any section thereof, or the corresponding provisions of earlier laws, shall be subject to the provisions so adopted; and all such corporations, whenever incorporated, shall be subject to the provisions of sections fourteen, fifteen and eighteen to twenty-two, inclusive, section twenty-four, so much of section thirty-seven as applies to corporations exercising the powers conferred by the provisions of section eighteen, and section thirty-eight; but the provisions of section twenty-four so far as they are inconsistent with the provisions of the charter of a trust company incorporated prior to the twenty-eighth day of May in the year eighteen hundred and eighty-eight shall not apply to such corporation in the performance of its duties as trustee.

Corporations
subject to this
chapter.
1888, 413, § 1.
1890, 315, § 2.
1899, 348, § 1.
165 Mass. 384.

SECTION 2. A domestic trust company transacting business in this commonwealth may adopt as a part of its charter the provisions of this chapter or of any section thereof by a majority vote of the stock represented at a special meeting called for the purpose and by filing, within ten days from the date of such meeting, with the secretary of the commonwealth and with the board of commissioners of savings banks a certificate sworn to by the clerk of such corporation and stating such adoption.

Chapter, how
adopted.
1890, 315, § 2.

Who may do
business.
1899, 467.

SECTION 3. No person or association and no bank or corporation, except trust companies incorporated as such in this commonwealth, shall advertise or put forth a sign as a trust company or in any way solicit or receive deposits as such. Whoever violates any provision of this section shall forfeit for each offence one hundred dollars for each day during which such offence continues. But the provisions of this section shall not prohibit an insurance company authorized prior to the first day of October in the year eighteen hundred and ninety-nine to do business in this commonwealth nor a company authorized prior to said date to transact a foreign mortgage business in this commonwealth from using the words "Trust Company" as a part of its corporate name.

Limit of time
for organiza-
tion.
1893, 114, § 1.

SECTION 4. A domestic trust company shall organize and commence business within two years from the date of its incorporation, otherwise its charter shall become void.

Capital stock
and shares.
1888, 413, § 2.
1897, 304, § 1.

SECTION 5. The capital stock of such corporation shall be not less than five hundred thousand nor more than one million dollars, except that in a city or town whose population is not more than one hundred thousand the capital stock may be not less than two hundred thousand dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital stock is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

List of stock-
holders.
1897, 304, § 1.

SECTION 6. Before entering upon active business, such corporation shall file with the board of commissioners of savings banks a list of its stockholders, with the name, residence and post office address of each and the number of shares held by each, which list shall be verified by the two principal officers of the corporation. Unless it appears upon examination caused to be made by said board, upon receipt of said list, that the entire capital of such corporation has been paid in in cash, said board shall not grant a certificate authorizing such corporation to commence business; and it shall not commence business until such certificate has been granted.

Officers.
1888, 413, § 3.
1897, 304, § 2.

SECTION 7. The officers of such corporation shall be sworn to the faithful performance of their duties and shall be a president, clerk or secretary, a board of not less than

seven directors, a treasurer or actuary or both, and such other officers as may be prescribed by its by-laws.

SECTION 8. The officers of such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, shall hold their respective offices during the pleasure of the board of directors and shall give bond to the satisfaction of said board for the faithful performance of their duties.

Officers, how
chosen.
1888, 413, § 4.

SECTION 9. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this commonwealth and not more than one-third of the directors shall be directors in any other such corporation.

Directors.
1888, 413, § 19.

SECTION 10. The corporation may adopt by-laws for the proper management of its affairs, may establish regulations controlling the assignment and transfer of its shares and may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall be a quorum.

By-laws.
Quorum.
1888, 413, § 5.

SECTION 11. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinafter provided.

Books open
for inspection.
1888, 413, § 25.

SECTION 12. Such corporation may receive on deposit, storage or otherwise, money, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt, and other property of any kind, upon such terms or conditions as may be agreed upon, and at the request of the depositor may collect and disburse the interest or income, if any, upon said property received on deposit and collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation. Such deposits shall be general deposits, and may be made by corporations and persons acting individually or in any fiduciary capacity. Such corporation shall not give collateral or other security for a deposit of money received under the provisions of this section.

Deposits.
1888, 413, § 6.
1896, 423, § 1.

SECTION 13. Such corporations may, subject to the limitations of the following section, advance money or

Investment of
funds.
1888, 413, § 6.
1896, 315, § 1.

credits, whether capital or general deposits, on real property situated within this commonwealth and on personal security, on terms that may be agreed upon, and also invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations.

Loans on farm
property.
1888, 413, § 1.
1889, 342.

SECTION 14. No trust company shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved land outside of this commonwealth, except upon land situated in the New England states or the state of New York, nor invest in nor make loans upon the bonds or other securities of a company negotiating or dealing in such notes so secured or in such mortgages.

Agent to buy,
etc.
1890, 315, § 1.

SECTION 15. No trust company shall as agent, buy, sell or negotiate securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debts secured exclusively by real estate under mortgage or deed of trust.

Deposit by
authority of
court, etc.
1888, 413, § 7.

SECTION 16. A court of law or equity, or a court of probate and insolvency of this commonwealth, may direct that money or property under its control, or which may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of an order or judgment, be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe. Such corporation may also hold money or property in trust, or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms and conditions as may be agreed upon.

See § 18.

— investment
of.
1888, 413, § 7.

SECTION 17. Money or property received under the provisions of the preceding section shall be loaned on or invested only in the authorized loans of the United States, or any of the New England states, the counties, cities or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the counties or cities thereof, or stocks of state or national banks organized within this commonwealth, or in the first mortgage bonds of a railroad corporation incorporated in any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years last preceding such loan or investment, or in the bonds of any such railroad

company unencumbered by mortgage, or in first mortgages on real estate in this commonwealth, or in any securities in which savings banks may invest, or upon notes with two sureties of domestic manufacturing corporations or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy.

SECTION 18. Such corporation may be appointed executor of a will, codicil or writing testamentary, administrator with the will annexed, administrator of the estate of any person, receiver, assignee, guardian, or trustee under a will or instrument creating a trust for the care and management of property, under the same circumstances, in the same manner, and subject to the same control by the court having jurisdiction of the same, as a legally qualified person. Any such appointment as guardian shall apply to the estate and not to the person of the ward. Such corporation shall not be required to receive or hold property or money or assume or execute a trust under the provisions of this or of section sixteen without its assent.

Appointment
as trustee,
executor, etc.
1888, 413, §§ 7, 8.
1899, 348, §§ 1, 2.

SECTION 19. The capital stock of such corporations, with the liabilities of the stockholders thereunder, shall be held as security for the faithful performance of the duties undertaken by virtue of sections sixteen and eighteen or of any similar provision of law, and, except as provided in section twenty-two, no surety shall be required upon the bonds filed by such corporation.

Capital stock
as security.
1888, 413, § 8.
1899, 348, § 2.

SECTION 20. No such corporation shall commence to exercise the powers and duties described in sections sixteen to eighteen, inclusive, until it has received authority in writing therefor from the board of commissioners of savings banks, and said board may grant or refuse such authority after such investigation of the affairs of the corporation as it may consider expedient.

Not to exercise
powers, etc.,
unless author-
ized.
1896, 423, § 3.
1899, 348, § 5.

SECTION 21. In all proceedings in the probate court or elsewhere, connected with any authority exercised under the provisions of sections sixteen and eighteen, or under any similar provisions of law, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the

Signing of
returns, etc.
Examination
of officers.
1888, 413, § 8.
1899, 348, § 2.

corporation. The court may order and compel an officer of such corporation to answer and attend said examination in the same manner as if he, instead of the corporation, were a party to the proceeding.

Additional
security, when.
1899, 348, § 4.

SECTION 22. The court making an appointment under the provisions of section eighteen, except of a trustee, may, upon application by an interested person, require the corporation so appointed to give such security, in addition to that provided by section nineteen, as the court may consider proper, and upon failure of such corporation to give the security required, may revoke such appointment and remove such corporation from the trust.

Disposition of
trust funds,
etc.
1888, 413, § 8.

SECTION 23. A person creating a trust may direct whether money or property deposited under it shall be held and invested separately or invested in the general trust fund of the corporation; and such corporation acting as trustee shall be governed by directions contained in a will or instrument under which it may act.

Trust depart-
ment.
1888, 413, §§ 7, 9.
1899, 348, § 3.

SECTION 24. Money, property or securities received, invested or loaned under the provisions of sections sixteen to eighteen, inclusive, shall be a special deposit in such corporation, and the accounts thereof shall be kept separate. Such funds and the investment or loans thereof shall be specially appropriated to the security and payment of such deposits, shall not be mingled with the investments of the capital stock or other money or property belonging to such corporation, or be liable for the debts or obligations thereof. For the purpose of this section, such corporation shall have a trust department in which all business authorized by said sections sixteen to eighteen, inclusive, shall be kept separate and distinct from its general business.

Trust guaranty
fund.
1888, 413, § 10.

SECTION 25. The directors may from time to time set apart as a trust guaranty fund such portion of the profits as they may consider expedient. Such fund shall be invested in such securities only as the trust deposits may be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

— pledged, etc.
1888, 413, § 11.

SECTION 26. The trust guaranty fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the provisions of sections sixteen to eighteen, inclusive, and shall be applied to make good any default in such performance,

and such pledge and liability shall not in any way relieve the capital stock and general funds of the corporation, but creditors under said sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECTION 27. No portion of such trust guaranty fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in sections sixteen and eighteen for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not required at any dividend time to make good such deposits or undertakings, may be added to and disposed of with the general income of the corporation.

Trust guaranty fund not to be transferred, etc.
1888, 413, § 12.

SECTION 28. Such corporation shall maintain as a reserve an amount equal to at least fifteen per cent of the amount of its deposits which are subject to withdrawal upon demand or within ten days. If said reserve is at any time less than said amount, the corporation shall not increase its liabilities by making new loans until said fifteen per cent shall have been restored. Such reserve shall consist of lawful money of the United States or, in place thereof, one-third of such reserve may consist of bonds of the United States or of this commonwealth, the absolute property of such corporation, and two-thirds of such reserve may consist of balances payable on demand due from a national bank doing business in this commonwealth or in the city of New York, or balances payable upon demand or within ten days from any domestic trust company doing business in this commonwealth which is approved for the purpose by the board of commissioners of savings banks and which has a reserve fund equal to fifteen per cent of the amount of its deposits subject to withdrawal on demand or within ten days and which consists of lawful money of the United States or, to the extent of one-third thereof, of balances payable on demand due from any national bank doing business in this commonwealth or in the city of New York.

Amount of reserve.
1888, 413, § 13.
1900, 257.

SECTION 29. Every such corporation chartered subsequent to the twenty-first day of May in the year eighteen hundred and ninety-six, after a deduction of all reasonable expenses and losses incurred during the year in the management thereof, shall annually set aside not less than ten per cent of its remaining earnings as a guaranty fund, until

Guaranty fund.
1896, 423, § 2.

such fund amounts to twenty-five per cent of its capital, which fund shall be invested in the same manner as deposits in savings banks may be invested.

Liability of
stockholders.
1888, 413, § 14.

SECTION 30. The stockholders of such corporation shall be personally liable, equally and ratably and not one for another, for all contracts, debts and engagements of the corporation, to the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions of sections sixty to sixty-eight, inclusive, of chapter one hundred and ten shall apply to and regulate the enforcement of such liability.

— how en-
forced.
1892, 327.

SECTION 31. A trust company whose stockholders are liable under the provisions of the preceding section and whose capital stock shall, in the opinion of the board of commissioners of savings banks, have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the stockholders pro rata to the shares held by each. If such corporation shall fail to pay such deficiency in its capital stock for three months after receiving such notice, the board may apply to the supreme judicial court for an injunction, as provided in section six of chapter one hundred and thirteen; and if a stockholder of such corporation shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, the board of directors shall cause an amount of his stock sufficient to make good his assessment to be sold by public auction, after thirty days' notice given by posting such notice in the office of the corporation and by publishing it in a newspaper of the city or town in which the corporation is located or in a newspaper published nearest thereto; and the balance, if any, shall be returned to such delinquent stockholder. The provisions of this section shall not take away the right of creditors to enforce the liability of stockholders in such corporations, as provided in the preceding section, nor increase the general liability of such stockholders.

May act as
agent, trustee,
etc.
1888, 413, § 15.

SECTION 32. Such corporation may act as agent for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidences of indebtedness of a corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for a person, association, municipal corpora-

tion or government, and in their behalf may negotiate loans and sell and negotiate the sale of securities, and may also act as trustee for the bondholders of a corporation, and for such purpose may receive transfers of real and personal property upon such terms as may be agreed upon.

SECTION 33. No such corporation shall make a loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months after its purchase, be sold or disposed of at public or private sale.

Loans on
shares of cap-
ital stock, etc.
1888, 413, § 16.

SECTION 34. The total liabilities of a person, other than cities or towns, for money borrowed, including in the liabilities of a firm the liabilities of its several members, to such corporations having a capital stock of five hundred thousand dollars or more shall at no time exceed one-fifth part of the surplus account and of such amount of the capital stock as is actually paid up, and to any other such corporation shall at no time exceed one-fifth of such amount of the capital stock of the corporation as is actually paid up; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating it, shall not be considered as money borrowed.

Liability of
any one per-
son, etc.
1888, 413, § 17.
1901, 255.

SECTION 35. Such corporation may hold real estate unencumbered by mortgage suitable for the transaction of its business to an amount including the cost of alterations and additions in the nature of permanent fixtures, not exceeding twenty-five per cent of its capital actually paid in, and in no case to exceed two hundred and fifty thousand dollars; but the provisions of this section shall not require such corporation to change an investment legally made prior to the eighteenth day of April in the year eighteen hundred and ninety-four.

May hold real
estate.
1888, 413, § 18.
1894, 274.

SECTION 36. Such corporation shall annually, within ten days after the last business day of October, and at such other times as the board of commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to said board, signed and sworn to by its president and secretary, treasurer or

Returns to
commissioners
of savings
banks.
1888, 413, § 26.

actuary and a majority of its board of directors, showing accurately the condition of such corporation at close of business on said day; and said return shall specify the following: capital stock; amount of all money and property in detail in the possession or charge of said corporation as deposits; amount of deposits payable on demand or within ten days; amount of trust guaranty fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states, counties, cities or towns; investments in bank stock, railroad stock and railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand, rate, amount and date of dividends since last return, and such other information as the board of commissioners of savings banks may require. Such return shall be in the form of a trial balance of its books and shall specify the different kinds of its liabilities and assets, with the amount of each kind, in accordance with a blank form to be furnished by said board and shall be published by and at the expense of such corporation in a newspaper of the city or town in which such corporation is located, at such times and in such manner as may be directed by said board, and in the annual report of said board.

Examination
by commis-
sioners of
savings banks.
1888, 413, § 26.
1899, 348, § 6.

SECTION 37. The board of commissioners of savings banks shall have access to the vaults, books and papers of the corporation, and shall inspect, examine and inquire into its affairs and take proceedings in regard to it in the same manner and to the same extent as if it were a savings bank; and may make, or cause to be made by an expert at the expense of the corporation, such further examination of a corporation exercising the powers conferred by the provisions of section eighteen as it may consider necessary, and shall, when ordered by any court of competent jurisdiction, make an examination or cause it to be made.

Proceedings
if rent of
boxes, etc., not
paid.
1887, 89.

SECTION 38. If the amount due for the rent or use of a box or safe in the vaults of a domestic corporation organized for the purpose of letting vaults, safes and other receptacles shall not have been paid for two years, such corporation may cause to be mailed, postpaid, to the person in whose name such safe or box stands upon the books of such corporation and at his address as stated on said

books, a notice stating that if the amount then due for the use or rent of such safe or box shall not be paid within sixty days from the date of such notice such corporation will cause such safe or box to be opened in the presence of its president, treasurer or superintendent and of a notary public, and the contents thereof, if any, to be sealed up in a package and placed in one of the storage vaults of such corporation. If, upon the expiration of said sixty days from the date of such notice, such person shall have failed to pay the amount due for the use or rent of such safe or box in full to the date of such notice, all right of such person in such safe or box and of access thereto shall cease, and such corporation may in the presence of its president, treasurer or superintendent and of a notary public not an officer or in the general employ of such corporation, cause such safe or box to be opened, and such notary public shall remove the contents thereof, make a list of the same and shall seal up such contents in a package and shall mark thereon the name of the person in whose name such safe or box stood on the books of such corporation and his address as stated on said books, and such package shall in the presence of said notary public and of said president, treasurer or superintendent be placed in one of the storage vaults of such corporation; and the proceedings of such notary public, including said list of the contents of said safe or box and his estimate of the total value of said contents, shall be set forth by him in his own handwriting and under his official seal in a book to be kept by such corporation for the purpose. The officer of such corporation who sent said written notice shall in the same book state his proceedings relative thereto, setting forth a copy of said notice. Both of said statements shall be sworn to by such notary public and officer, respectively, before a justice of the peace, who shall make certificate thereof in said book; and said written statements shall be *prima facie* evidence of the facts therein set forth in all proceedings at law and in equity wherein evidence of such facts would be competent. The provisions of this section shall not impair any right relative to such safes, boxes or their contents which such corporation would otherwise have.

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